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1. TELEHANSA Service Security Features

Security is the principal requirement for software of the Bank. This Chapter deals with TELEHANSA service security features and recommendations for users.

TELEHANSA security features can be classified into three groups. These are features that guarantee:

- safety at the customer workstation;
- security of documents being transmitted;
- safety in the Bank.

1.1. Security features at the client's workstation

Database security

Program data are held in the local database. The database is secured by a password generated at the time of program installation. This password is used by the system administrator when handling the Service database.

System of user rights

The system of user rights differentiates program users. Use of the program can be controlled by granting different rights to various users in the organization. Development of such user rights system is the matter of responsibility of TELEHANSA client himself. The Bank has no information about such rights and does not accept any claims with regard thereto.

The system administrator is awarded the greatest number of rights in the hierarchy of users. One user is always as authorized the name (SYSDBA) and awarded exclusive rights. The administrator monitors the program, registers new users, awards the rights to them and changes the rights of existing users. The administrator is entitled to change user passwords; see or change the database password and have access to all the data.

Capabilities of each user are defined by user rights that differ depending upon different accounts and documents. Program users can be awarded the following rights:

1. The right to sign the documents

A user who has this right can sign certain types of documents for a particular account. Authorizing the document means the final permission to send the document to the Bank.

2. The right to prepare the documents

A user who has this right can prepare and edit the documents of established types, however, the documents prepared by him shall not be sent to the Bank without approval of the user entitled to sign the documents.

3. The right to clean the archive

A user who has this right can clean the archive data.

4. The right to use the information received from the Bank

A user who has this right can see the account balance and a statement of a selected account.

5. The right to login to the Bank's system

A user who has this right can connect to the Bank's system. This window alone, however, is not sufficient for full connection. A login password, which is not included in the system, is also required. The login password is a primary feature of customer identification in the Bank. Login passwords must be protected against third parties!

1.2. Security Features in the Bank

Establishing the right to use accounts of the Bank

A client is free to select operations to be performed in his (her) account using TELEHANSA program. This is defined under TELEHANSA Service Agreement. When entering into TELEHANSA Service Agreement, the Bank assigns to the customer an ID of TELEHANSA user. The Bank can assign several different TELEHANSA user IDs per client. On client's request the Bank designates for each TELEHANSA user ID the accounts that the user is entitled to administer.

Additional verification of the document the amount whereof exceeds the established limit

A client can select the limits per each separate type of payment documents. This is defined under TELEHANSA Service Agreement. Where the amount of the payment document exceeds the limit fixed in TELEHANSA Service Agreement, the Bank must repeatedly confirm it: as a rule the Bank staff calls the customer by phone and asks to confirm the amount specified in the payment document.

Security recommendations

The below-listed security features are intended for recommendation purposes and it might be not possible to fully implement all of them. It must be noted that TELEHANSA program provides the customer with the opportunity to use his (her) bank account, therefore the security features must be as numerous as possible for the purpose of guaranteeing the Bank's and the client's security. The likeliness of unauthorized infringement (by decoding the secret key, etc.) of security of TELEHANSA program is less compared to the possibility that a person entitled to work with the program will attempt to carry out unauthorized actions. The said persons may also include other individuals to whom the user working with the program divulges the passwords.

1. Implement the program in physically secure location.

If you have any watched or other well-protected premises they must be equipped with the computer in which the program database and the program itself are installed.

2. Control over access to the computer in which the program and database are installed.

Numerous software facilities are available for exercising control over the use of passwords and user rights while working with the computer. More innovative operating systems as a rule are already equipped with such features and there is no need for any other supplementary software. Where possible, the logbook should be maintained for registering the related information. If the data are intended for common use in the network, it shall

be necessary to implement the network security features and to reduce the number of users who have access to the data.

3. The number of program users must be minimum.

The right to use the program must be awarded after careful consideration. If the employee needs only reports, there might be a possibility to provide them by any other staff who already is a program user? In such way you can avoid having one more user. However, if it is not possible, the user rights of access must be limited only to provision of reports.

4. Recommend the users to regularly change passwords.

Regular change of the password reduces the risk that in the course of the work the passwords might become known to third parties.

5. The person appointed the administrator must be fully reliable.

The administrator has the right of access to the user and the database passwords. Technically the administrator can introduce all possible changes in the database (except for connection with the Bank). However, though it is not possible to connect with the Bank's system without knowing the login password, the administrator can read, enter and change the data inside the database. The functions performed by the administrator are more "technical" in their nature ("creating" new users, changing the database password). These functions are not carried out permanently, therefore it often happens that the administrator's functions are carried out by a person occupying high position in the organization.

6. Remove redundant system users.

Should any staff for a certain period fully stop using the program, such user must be removed from the program or his rights must be limited to the full extent.

7. Login passwords to the Bank's system must be protected.

The Bank system's login passwords are used to identify you as a client of the Bank. If these passwords are known to a person who had unauthorized access to the program, the said person will be able to act instead of you. We recommend using the system of variable passwords; however, if you are a natural person or a small enterprise and this system is too sophisticated for you, you can apply to the Bank from time to time requesting to change the communication session password.

Keep written passwords in the safe-box or in any other safe place and take them out only before starting the communication session.

8. If you have any suspicions that the passwords became known to third persons, you must forthwith apply to the Bank for immediate annulment of such passwords and generation of the new ones.

9. Try to obtain information about new versions of the program and update it on a regular basis.

When developing each new version, mistakes of the previous versions are corrected and additional security features may be added or the functionality of the program extended.

10. Make backup data copies.

This security feature is aimed at avoiding technical problems, rather than for protection against willful or unauthorized actions. Various computer failures may result in the loss of data. Regardless of the possibility to recover hard copies of documents, it is recommended to make a backup copy of the database on a regular basis, with a view to minimizing the risk of the loss of documents. The simplest way is to copy the database to another data medium. A backup copy must be kept in the same safe way, likewise the main copy.

2. Program Installation

2.1. Technical Requirements and Installation of TELEHANSA Program

Before installation of the program, check, whether your computer meets the following minimum technical requirements:

- WINDOWS operating system and installed TCP/IP protocols;
- processor – 300MHz;
- memory (RAM) – 32 MB;
- hard disc (HDD) – 70 MB;
- driver FDD, floppy 3.5";
- resolution – 800 x 600 points with 16 bit colors;
- CD-ROM driver or Internet connection (only for installation purposes);
- Internet connection or modem, ensuring connection upon dialing the telephone number;
- Computer shows the real date and time.

2.2. TELEHANSA program installation

The program copyrights are protected by virtue of laws, as well as bilateral agreement between the Bank and the Client on "TELEHANSA Service Agreement Conditions";

It shall be prohibited to change, supplement, correct, translate, or otherwise adapt the program on own discretion.

Prior to installing TELEHANSA program, it is recommended to close all the remaining programs that have been activated.

TELEHANSA program can be installed in the following ways:

- Using installation disk. To this end open the file ***th7setup.exe*** from the compact disc.
- From the Bank's website (*www.hansa.lt*). In which case the file must be opened only after it is copied to the disc.

The following keys must be used for the purpose of program installation:

Next	to continue the installation process – to move to the next installation window;

Back	to get back to the previous window of program installation;
Cancel	to stop the process of installation;
Browse	access the catalogue tree and select the place in the disc for program installation;
I Agree	agree with the selected installation conditions.

Having started the file ***th7setup.exe***, the installation window will be displayed on the screen with several recommendations and warnings (Fig. 1).

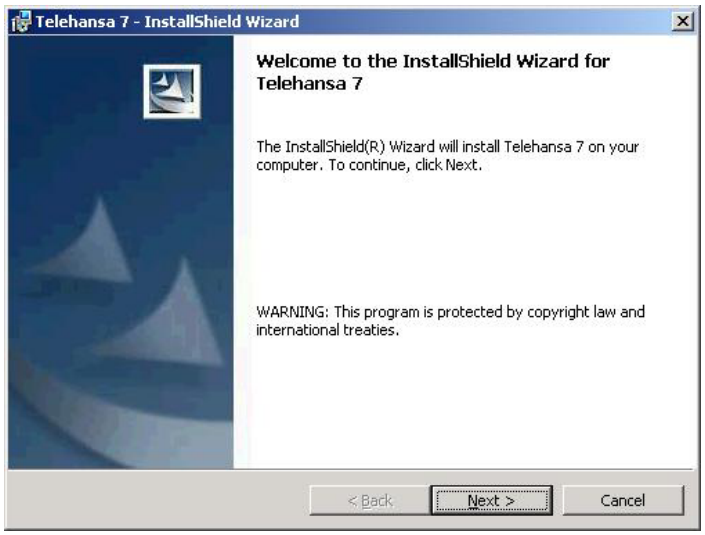

Telehansa 7 - InstallShield Wizard
Welcome to the InstallShield Wizard for Telehansa 7
The InstallShield(R) Wizard will install Telehansa 7 on your computer. To continue, click Next.
WARNING: This program is protected by copyright law and international treaties.
< Back
Next >
Cancel

Fig. 1 TELEHANSA installation. General information.

Press the key ***Next***. The user and organization information window will open (Fig. 2).

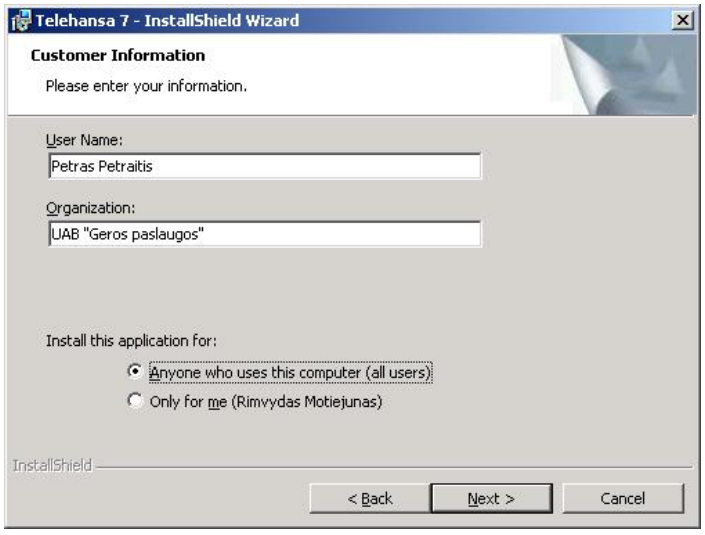


Fig. 2 TELEHANSA installation. User and organization information.

Enter user name in the field ***User Name***, and the designation of your enterprise in the field ***Organization***. Specify, whether the program is intended for all users registered in the computer ***(Anyone who uses this computer all (users))***, or only you ***(Only for me (name))***. After that press the key ***Next***.

The next catalogue information window will open (Fig. 3).

Telehansa 7 - InstallShield Wizard
Destination Folder
Click Next to install to this folder, or click Change to install to a different folder.
Install Telehansa 7 to:
C:\Program Files\Telehansa 7\
Change...
InstallShield
< Back
Next >
Cancel

Fig. 3 TELEHANSA installation. Catalogue information.

Specify the catalogue in which you are willing to install the TELEHANSA program. The catalogue ***C:\Program Files\ TELEHANSA 7*** is selected by default. If you want to select another catalogue, press the key ***Change…***. Having marked the place in which the program will be installed, press the key ***Next***.

The window of selection of the program installation type will be opened (Fig. 4):

Telehansa 7 - InstallShield Wizard
Setup Type
Choose the setup type that best suits your needs.
Please select a setup type.
Server (typical)
All program features will be installed. (Requires the most disk space.)
Client
Database file is not installed
Custom
Choose which program features you want installed and where they will be installed. Recommended for advanced users.
InstallShield
< Back
Next >
Cancel

Fig. 4 TELEHANSA installation type selection window.

- ***Server*** **–** the main installation of TELEHANSA program. Select this item if the program is installed only in one computer of the enterprise (local version of the program) and for network version, when you are installing the program in the server.
- ***Client*** **–** installation of the client. To be selected when the program database is going to be installed in another computer – server.
- ***Custom*** **–** Program configuration selected by the user. Select this item if you are willing to determine by yourself the program components to be installed.

Having selected the installation type, press the key ***Next***.

The program installation information window will open (Fig. 5).

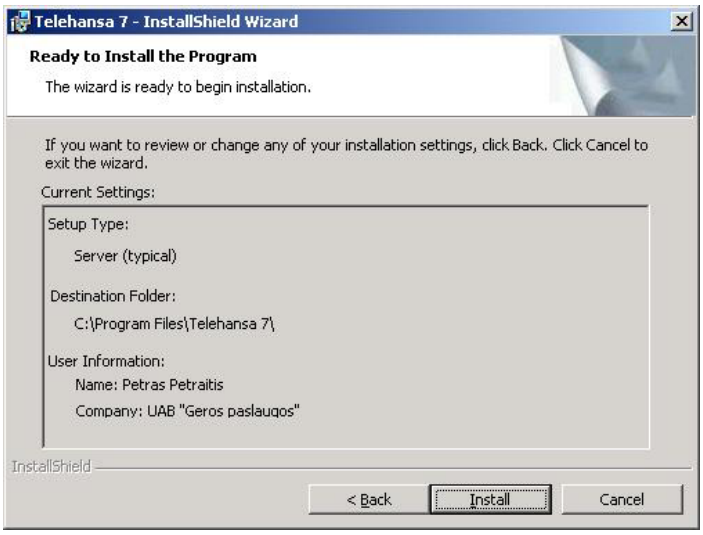


Fig. 5 TELEHANSA installation. Program installation information

If you want to change the information, press the key ***Back***.

Where the information is correct, press the key ***Install***. The main program installation will start (Fig. 6).

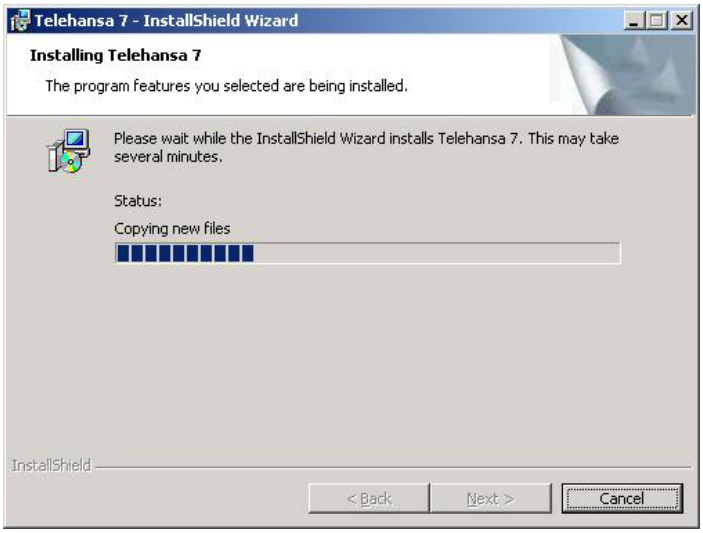

Telehansa 7 - InstallShield Wizard
Installing Telehansa 7
The program features you selected are being installed.
Please wait while the InstallShield Wizard installs Telehansa 7. This may take several minutes.
Status:
Copying new files
InstallShield
< Back
Next >
Cancel

Fig. 6 TELEHANSA installation. Main installation of the program

If the files were copied successfully, the final program installation window will open (Fig. 7).

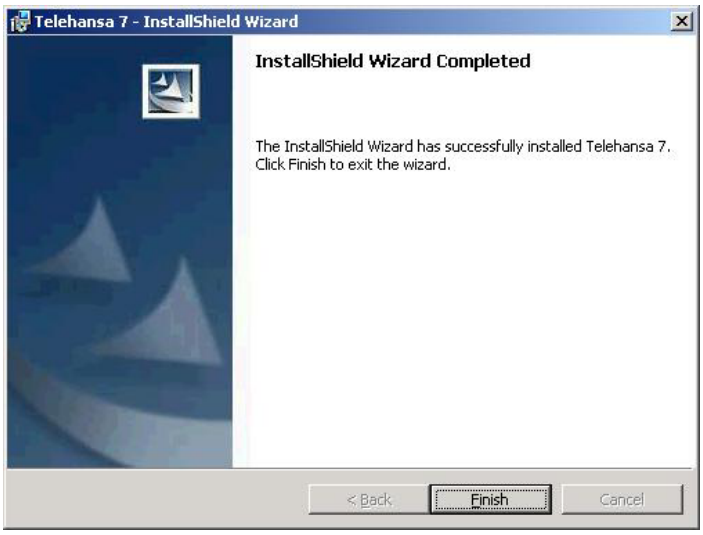

Telehansa 7 - InstallShield Wizard
InstallShield Wizard Completed
The InstallShield Wizard has successfully installed Telehansa 7. Click Finish to exit the wizard.
< Back
Finish
Cancel

Fig. 7 TELEHANSA installation. End of installation.

To finish the installation, press the key ***Finish***. The window of INTERBASE installation dialogue of the database management system will open (Fig. 8). Press the key ***Yes*** if you want to start INTERBASE installation, or ***No*** if you are not willing to install it (see item 2.3 for more information about INTERBASE installation).

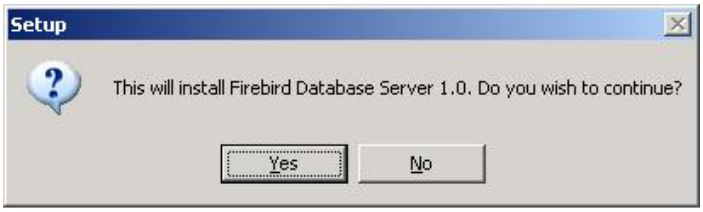


Fig. 8 INTERBASE installation dialogue window

2.3. INTERBASE Database Management System Installation in Windows Operating System

TELEHANSA program database is managed with the help of INTERBASE system. If upon TELEHANSA installation you have selected the installation type ***Server*** (Fig. 4), a complete INTERBASE system must also be installed in this computer (when TELEHANSA program is installed only in one computer of the enterprise or in the network server). If INTERBASE 6 version has already been installed in the computer or network server, no additional installation will be required. If your enterprise has installed the older INTERBASE version, it is recommended to remove the former InterBase version from the computer in which you are going to install InterBase 6 version[1].

Before installation, stop the operating INTERBASE server. Click twice the icon ***InterBase Manager*** in the ***Control Panel*** group of programs. When the *InterBase Manager* window opens, press the key ***Stop*** (Fig. 9).

[1] Before removing the existing INTERBASE version, contact the developers of the existing software that uses the INTERBASE database management system to ascertain if there are any problems in changing over to INTERBASE 6 version.

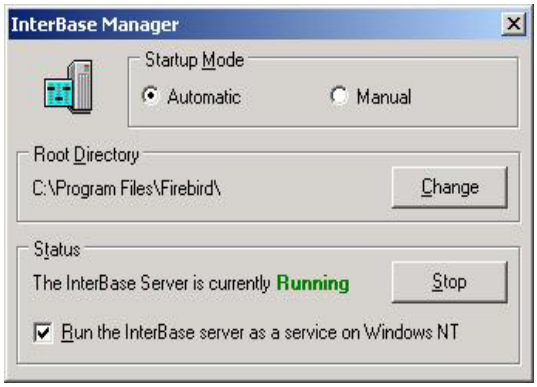


Fig. 9 *InterBase Manager* window

- Only one *gds32.dll* file can exist in the computer in which the InterBase 6 client or server is started. If this file exists in the server in which you are intending to install InterBase 6, delete this file before installation.
- InterBase cannot be installed in the network disc.
- In order to install / remove InterBase, it is recommended to enter Windows operating system using the rights of the administrator.

Minimum requirements of Windows operating system: operating system Windows NT SP4 or Windows 95/98 SP1. Disc capacity necessary for installation of the client and server is about 44MB.

2.4. INTERBASE installation

Activate installation command[2]. The Firebird Database Server Setup Wizard window will open (Fig. 10). Read a brief instruction and select the key ***Next***.

Setup - Firebird Database Server 1.0
Welcome to the Firebird Database Server 1.0 Setup Wizard
This will install Firebird 1.0.0.796 on your computer.
It is strongly recommended that you close all other applications you have running before continuing. This will help prevent any conflicts during the installation process.
Click Next to continue, or Cancel to exit Setup.
Next >
Cancel

Fig. 10 Firebird Database Server Setup Wizard window

Read the information contained in the displayed window. In order to continue the installation process, select the key ***Next***. The license conditions window will open (Fig. 11).

[2] There are several versions of INTERBASE. You can install any version compatible with INTERBASE 6. TELEHANSA 7 program offers the installation of Firebird Database Server 1.0. The file of installation of this INTERBASE version is in the main *Telehansa 7* catalogue, subcatalogue *Firebird Setup*.

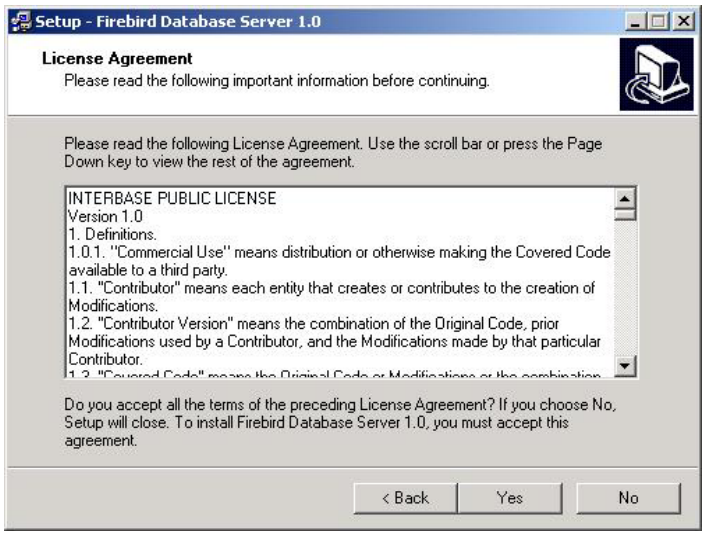

Setup - Firebird Database Server 1.0
License Agreement
Please read the following important information before continuing.
Please read the following License Agreement. Use the scroll bar or press the Page Down key to view the rest of the agreement.
INTERBASE PUBLIC LICENSE
Version 1.0
1. Definitions.
1.0.1. "Commercial Use" means distribution or otherwise making the Covered Code available to a third party.
1.1. "Contributor" means each entity that creates or contributes to the creation of Modifications.
1.2. "Contributor Version" means the combination of the Original Code, prior Modifications used by a Contributor, and the Modifications made by that particular Contributor.
Do you accept all the terms of the preceding License Agreement? If you choose No, Setup will close. To install Firebird Database Server 1.0, you must accept this agreement.
< Back
Yes
No

Fig. 11 Firebird Database Server license conditions window

You must read the licensing conditions and agree with them. Select the key ***Yes,*** if you agree with the licensing conditions and are willing to continue the installation, or ***No***, if you want to exit. The Firebird Database installation window will open (Fig. 12).

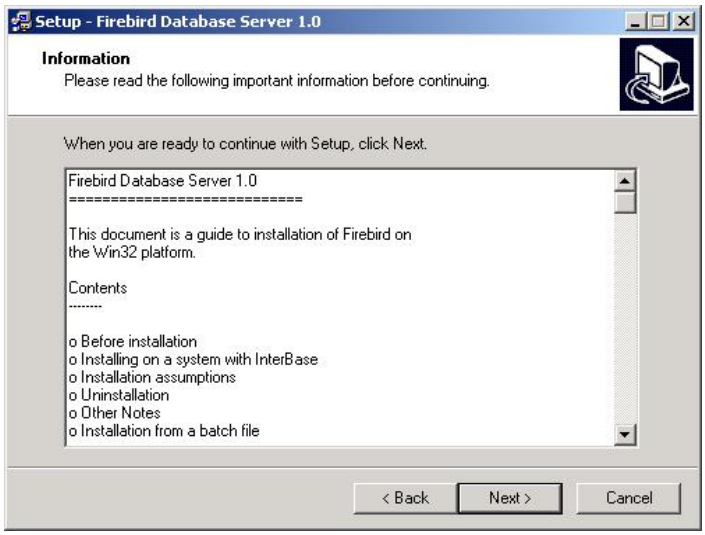

Setup - Firebird Database Server 1.0
Information
Please read the following important information before continuing.
When you are ready to continue with Setup, click Next.
Firebird Database Server 1.0
==========
This document is a guide to installation of Firebird on the Win32 platform.
Contents
----
o Before installation
o Installing on a system with InterBase
o Installation assumptions
o Uninstallation
o Other Notes
o Installation from a batch file
< Back
Next >
Cancel

Fig. 12 Firebird Database installation information window

Read the displayed information and press the key ***Next***. The destination folder selection window will open (Fig. 13). Specify the folder in which the Firebird Database Server will be installed. This folder must be in the hard disc of the computer. The program may not be installed in the network disc. We recommend maintaining the offered installation program folder.

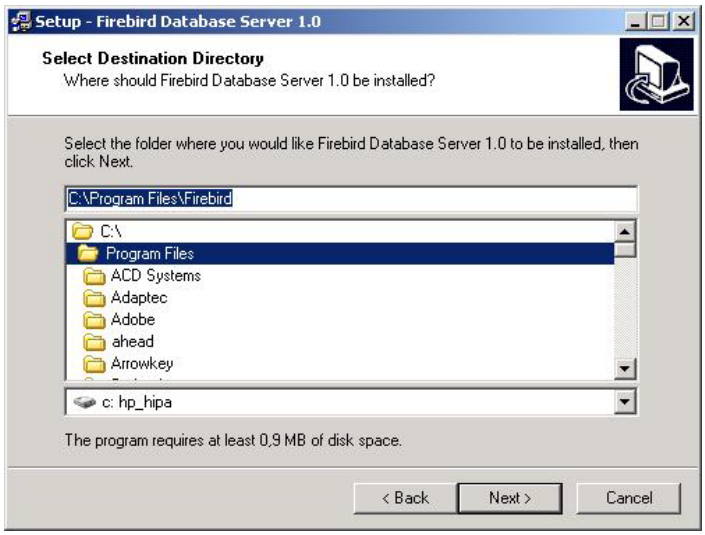


Fig. 13 Destination folder selection window

Press the key ***Next***. The window of selecting the Firebird Database Server installation components (Fig. 14) will open. Select *Full installation of server and development tools*. Press the key ***Next***.

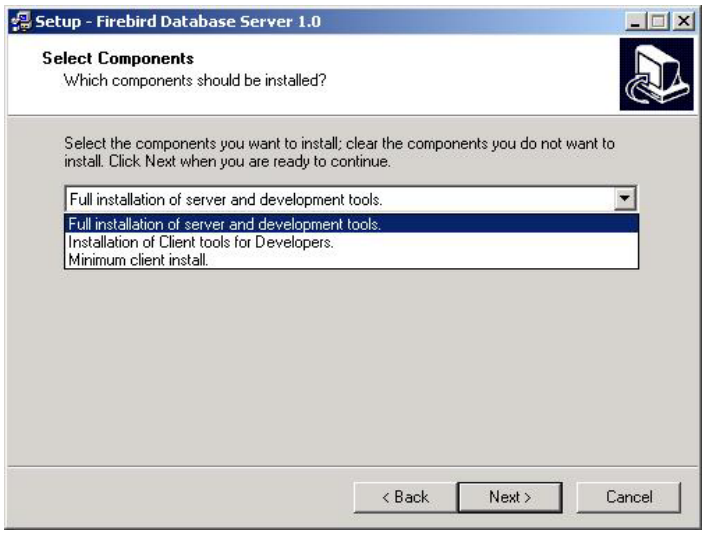

Setup - Firebird Database Server 1.0
Select Components
Which components should be installed?
Select the components you want to install; clear the components you do not want to install. Click Next when you are ready to continue.
Full installation of server and development tools.
Full installation of server and development tools.
Installation of Client tools for Developers.
Minimum client install.
< Back
Next >
Cancel

Fig. 14 Firebird Database Server installation components selection window

The installation program will suggest creating the Firebird Database Server program group. Press the key ***Next.*** In the configuration window (Fig. 15) select *Create a Menu Group, Install IBServer using the guardian service, Start Firebird service when setup complete.*

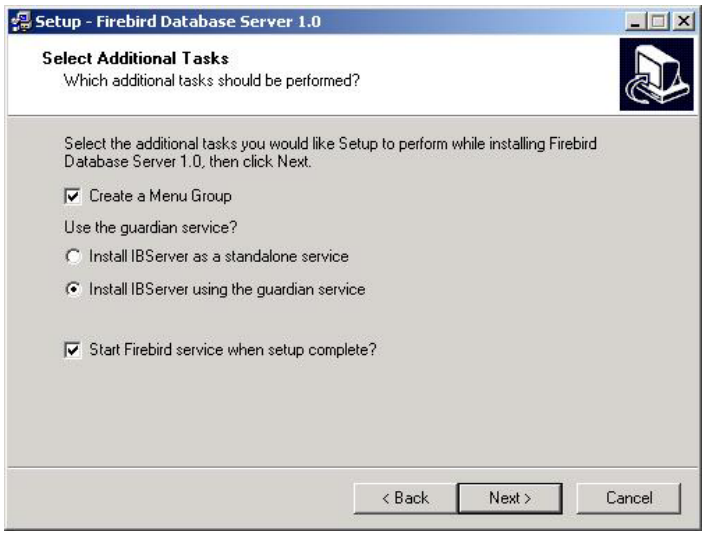

Setup - Firebird Database Server 1.0
Select Additional Tasks
Which additional tasks should be performed?
Select the additional tasks you would like Setup to perform while installing Firebird Database Server 1.0, then click Next.
Create a Menu Group
Use the guardian service?
Install IBServer as a standalone service
Install IBServer using the guardian service
Start Firebird service when setup complete?
< Back
Next >
Cancel

Fig. 15 Configuration window

Press the key ***Next.*** The final window of selected information will be displayed (Fig. 16).

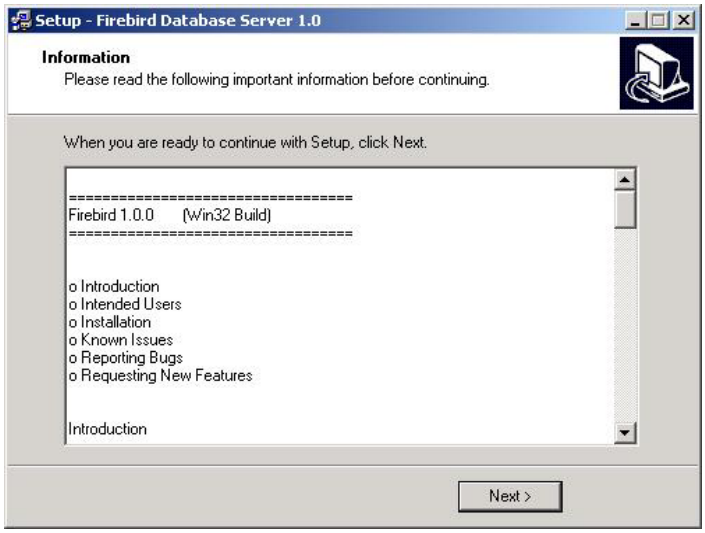


Fig. 16 Final window of selected information

Press the key ***Next.*** The final installation window will be opened (Fig. 17).

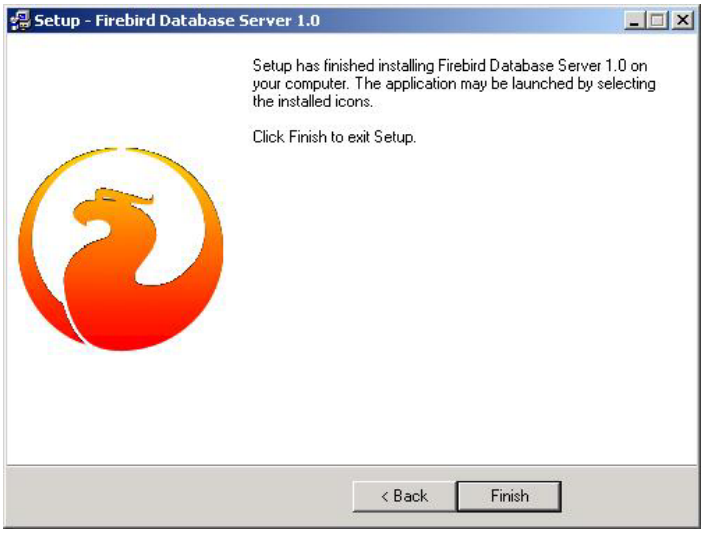

Setup - Firebird Database Server 1.0
Setup has finished installing Firebird Database Server 1.0 on your computer. The application may be launched by selecting the installed icons.
Click Finish to exit Setup.
< Back
Finish

Fig. 17 Final installation window

Press the key ***Finish***, if you want to complete the process of implementation, or the key ***Back***, if you want to go back.

2.5. INTERBASE Removal from Windows Operating System

In order to remove INTERBASE, use the application ***Control Panel Add Remove Programs***. Select INTERBASE and press the key ***Add / Remove***.

- *InterBase Server, Guardian* and *InterServer* processes must not be started upon removal of InterBase Client or Server. These processes can be stopped as follows: select a respective application icon in the Taskbar and ***Shutdown*** command using the right button of the mouse (in the operating system Windows 9X), after that select the icon ***InterBase Manager*** from the ***Control Panel*** program group, press the key ***Stop*** (in the operating system Windows NT).
- With a view to installing / removing INTERBASE, enter Windows operating system with the rights of the administrator.
- During removal the files *isc4.gbd, interbase.log, host.evn, host.lck* are not removed automatically.
- ODBC manager must be removed manually. It cannot be removed using Windows *Control Panel* program group.

2.6. Preparation of the Program for Operation

If you are willing to start up the program, click the icon **TELEHANSA 7** in the WINDOWS operating system **Start / Programs** menu or the icon

on the desktop of the computer.

The window of entry into the program will open (Fig. 18):

Fig. 18 Window of entry into the program

Enter TELEHANSA program administrator's designation **SYSDBA** in the field ***Name***. Fill in the field ***Password*** with the initial password of the administrator „**masterkey**". Later you will have to change this password. Press the key ***OK***. The window of database settings will open (Fig. 19):

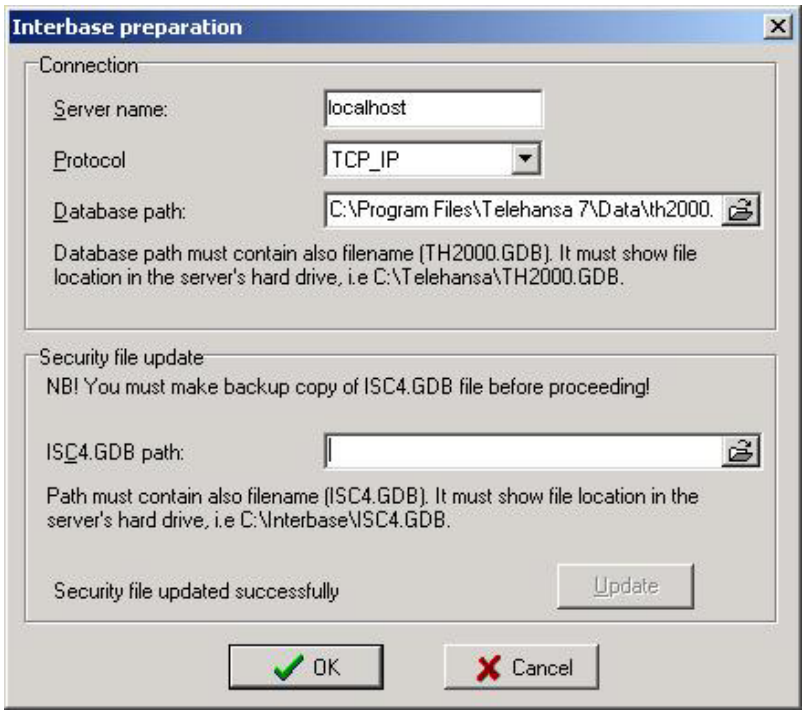

Interbase preparation
Connection
Server name:
localhost
Protocol
TCP_IP
Database path:
C:\Program Files\Telehansa 7\Data\th2000.
Database path must contain also filename (TH2000.GDB). It must show file location in the server's hard drive, i.e C:\Telehansa\TH2000.GDB.
Security file update
NB! You must make backup copy of ISC4.GDB file before proceeding!
ISC4.GDB path:
Path must contain also filename (ISC4.GDB). It must show file location in the server's hard drive, i.e C:\Interbase\ISC4.GDB.
Security file updated successfully
Update
OK
Cancel

Fig. 19 Database settings window

Server name **–** network designation or IP address of the computer, in which the application database is located. If the database is in the same computer, don't change the contents of this field.

Protocol **–** the manner in which the program will be delivered to the database.

- *Local* – database is in the same computer;
- *NetBEUI* – to identify the computer with the database (when the network is very small);
- *TCP_IP* – to identify IP address or network designation of the computer with the database;

- *Novell* – to identify using *Novell NetWare* the ***Database path*** – database location in the hard disc of the file server. By default this path is: **C:\Program Files\TELEHANSA 7\data\Th2000.gdb**. When specifying another path, do not forget also to enter the database file **Th2000.gdb**.

ISC4.GDB path – the path to **isc4.gdb** file. Do not forget to enter **isc4.gdb** file at the end of the path. Copy the file **isc4.gdb** to the backup folder. Press the key ***Update***.

After proper setting of parameters, press the key ***OK***. The program will ask you to change the password of the administrator (Fig. 20):

Fig. 20 Changing the password

In the field ***Old password*** enter the password „**masterkey**“. Think of another password (consisting of maximum 7 characters) and enter it in two fields ***New password*** and ***Confirm password***. **DO NOT FORGET** the administrator's password that you have changed! When the password is changed, the information window opens notifying about successful change of the password (Fig. 21):

Fig. 21 The password has been changed

Press the key ***OK***. The main window of the program to be used by the administrator will open (Fig. 22).

Fig. 22 TELEHANSA. Administrator's level

3. TELEHANSA Service Agreements Registration in the Program. Other Settings

3.1. Description of Account (-s) in the Program

Before starting to use the electronic accounts' management system TELEHANSA, all of the TELEHANSA Service Agreements authorized in the Bank must be registered in the program (and TELEHANSA program administrator must change the settings upon change of agreement conditions or entry into new agreements).

For the purpose of registering TELEHANSA Service Agreement, select menu item ***Options / Accounts***. When the window describing accounts (Fig. 23) opens, enter the following information:

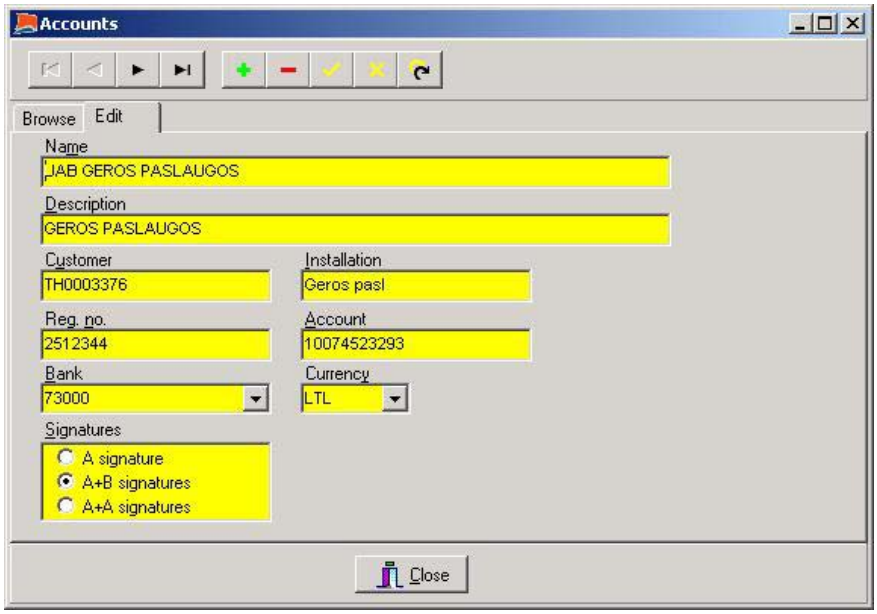


Fig. 23 Description of accounts in the program

Name	Forename, surname / full designation of a legal person (according to the agreement)
Description	If you manage several accounts using TELEHANSA, you can describe in this field the purpose of each account.
Customer	TELEHANSA user ID (according to the agreement)
Installation	Brief designation of the enterprise;
Reg. No.	Enterprise registration code (for legal persons) or personal code according to the agreement;
Account	Account number (according to the agreement);
Bank	By default – 73000;
Currency	Main currency used for operations by default – LTL;
Signatures	The type of signature to be used for Authorizing the payments to the account specified in TELEHANSA program;

If you are willing to add a new account, press the key + or ***Tab***. In order to save the entry, press the key ✓. If you do not want to save the entry, use the key ×.

If you want to delete the existing line, press the key . After that press the key ***Close***.

3.2. TELEHANSA Program User Registration

For the purpose of registering users who work with TELEHANSA program[3], select menu item ***Options / Users***. When user administration window opens, enter the following information (Fig. 24).

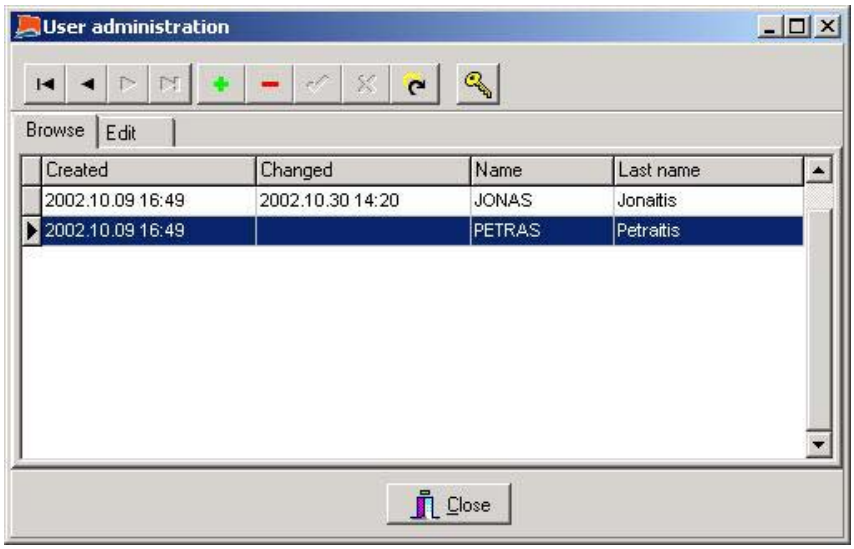


Fig. 24 The window of users registered in the program

If you want to add a new user, press the key or ***Tab***. The user administration window will open (Fig. 25).

[3] Program administrator (SYSDBA) is a "reserved" user of TELEHANSA, whose rights are limited only to program configuration. Payments are handled by users "generated" by TELEHANSA.

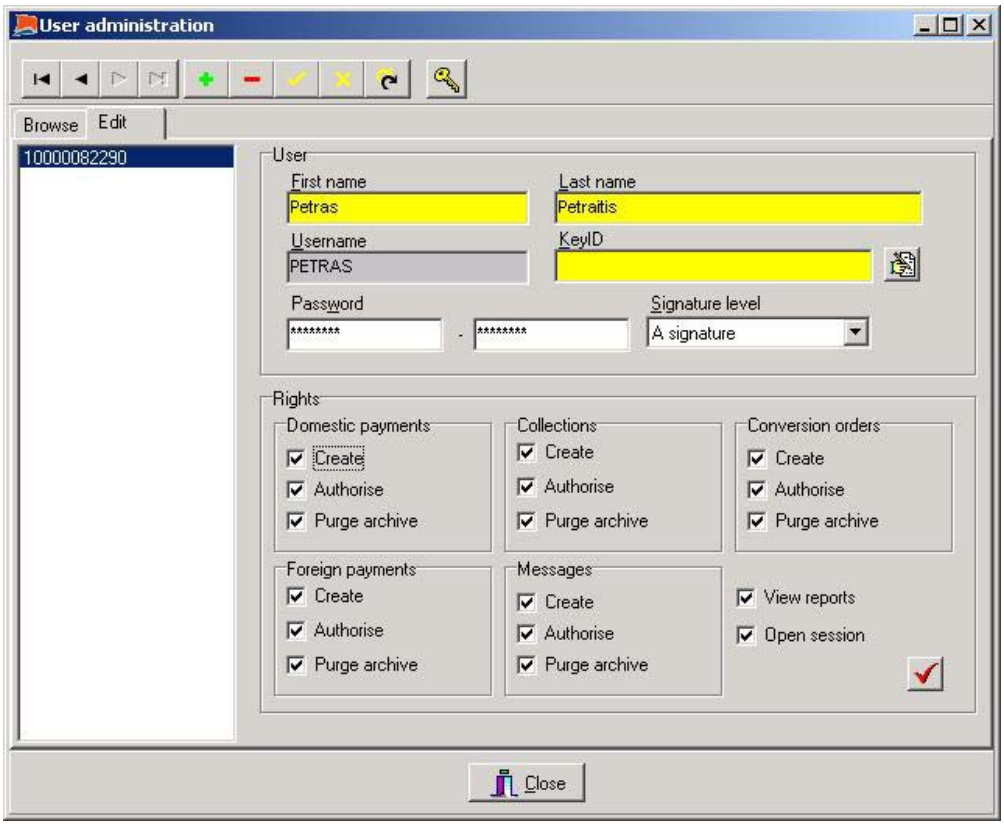


Fig. 25 User administration window

Mark the account(-s) with which the registered user will be allowed to work. Complete the following fields:

First name User name (according to the passport);

Last ame User surname (according to the passport);

User name Agreed TELEHANSA user login name;

Password Agreed TELEHANSA user login password (to be specified in two fields). Later each user of TELEHANSA will be able to change this password according to his needs;

Signature level The user is as authorized a signature level. For those users who have no possibility to sign the signature level ***none*** is as authorized. The signature level for other users is as authorized according to the signature sample card registered with the Bank.

Key ID By clicking (***To create a digital signature***) the creation of user's signature of the specified level is commenced (see 14 DIGITAL SIGNATURE OF TELEHANSA).

Create The user is permitted to prepare new documents;

Authorise The user is permitted to sign the documents;

Purge archive The user is permitted to delete the archived documents;

View reports The user is permitted to revise and print reports received from the Bank;

Open session The user is permitted to connect with the banking system.

To save the entry, use the key . If you do not want to save the entry made, press the key . To delete the line, use . In order to restore the entries use the key . Using you can assign to the user all the rights necessary for account management. After that press the key ***Close***.

3.3. Configuration of Connection Settings

In order to set proper communication parameters, select menu item ***Options / Configuration***. When the window ***Settings*** opens, click ***Connection*** (for more information see 13.5.5 Connection).

3.4. Additional TELEHANSA Configuration Tools

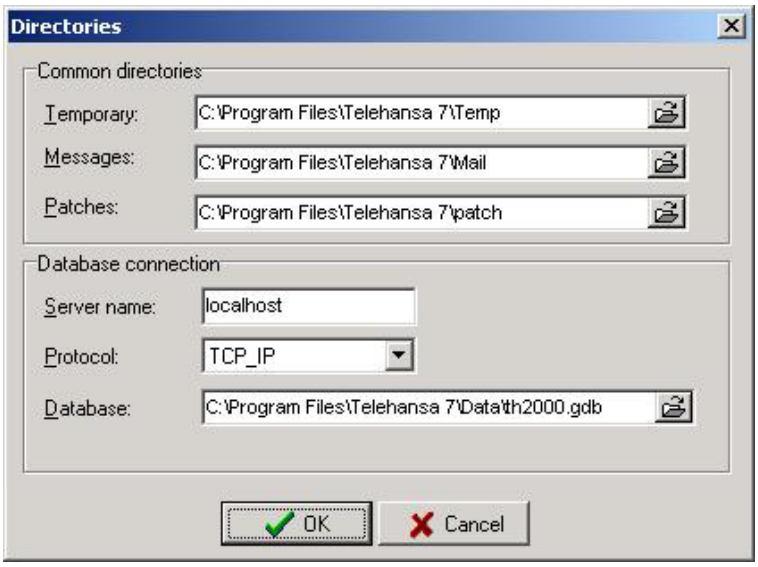


Fig. 26 Folders

By selecting menu item ***Options / Directories*** it is possible to identify working folders of temporary files, messages and update files (Fig. 26). If you want to replace the existing folder by anther one, click . Select a new folder from the tree of folders. The window of folders is also used to identify the type of connection to the database (for more information see 3.3 Configuration of Connection Settings).

Having selected the necessary settings, press the key ***OK***.

TELEHANSA program administrator can also handle the lists of banks, beneficiaries, foreign banks, foreign beneficiaries, and to select the settings of documents and reports. (see 13. Additional Capabilities of TELEHANSA).

Administrator is authorized to review the session report on connections to the Bank system. Press the key ***Send / Session report*** (see 12.2 Processing of Inquiries in the Bank).

4. Program Menu, Buttons, Windows and Keyboard

4.1. Menu

Fig. 27 Principal menu of TELEHANSA

File	***Password change***	Change of TELEHANSA program user password
	Contract	Possibility to select a user registered in TELEHANSA program
	Language	Languages the user is permitted to select.
	Exit	Exit the program.
Documents	***Domestic payments***	Preparation and Authorizing of payment orders. Processing of sent, rejected or archived payment orders.
	Foreign payments	Preparation and Authorizing of international payment orders (payments in foreign currency outside Hansa-LTB and payments in litas outside the territory of Lithuania); of sent, rejected or archived international payment orders.
	Conversions	Preparation and Authorizing the documents of conversion operations. Processing of sent, returned or archived conversion documents.
	Messages	Preparation and Authorizing of messages to the Bank.
	Masspayments	Preparation and Authorizing of masspayment (salary) orders. Processing of sent, returned or archived masspayment orders.
	Collections	Preparation and Authorizing of collections. Processing of sent, returned or archived collections.[4]
Reports	***Reports***	Revision or printing of account balance, statement of account, information about incoming international payment orders, currency exchange rates of Hansa-LTB, official exchange rates announced by the Bank of Lithuania (exchange rates for accounting purposes) according to the reports received from the Bank.
	Text files	Revision or printing of text files received from the Bank.
Send	***Open session***	Login to the Bank's system.
	Session report	Messages about the course of connection sessions with the banking system.
Options	***Currency units***	Handling the list of currency designations.
	Banks	Handling the list of Lithuanian banks.
	Foreign banks	Handling the list of foreign banks.

[4] Payee's right to present a collection is conditional upon Payer's agreement. The Payer informs in written the payer's bank about his agreement to debit and transfer the funds from his account to a particular payee, when the latter presents the payment order. The agreement may be given for one or more collections.

	Correspondents	Requisites of permanent payees in Lithuania.
	Foreign correspondents	Requisites of permanent foreign payees.
	Configuration	It comprises: Import / Export – selecting the settings of data import and export to accounting programs. Document numbers – selection of numbering and formats of documents. Document colors – changing the colors of documents. Document colors by default are as follows: ➢ Prepare – black ➢ Accepted – green ➢ Waiting for the second signature – olive ➢ Rejected – red ➢ Send – blue ➢ Archived – teal Report colors – changing report colors. Colors of reports by default are as follows: ➢ No results – green ➢ Invalid – red ➢ Incomplete – fuchsia ➢ OK – black Connection – shows the type and settings of connection (Dial-Up or permanent Internet connection)
	Masspayment groups	Formation / correction of masspayment groups for general payment purposes.
	Masspayment list	List of masspayment requisites by masspayment groups.
About		Program version and contact information.

If any item of the menu is inactive, it does mean that you are not authorized to carry out certain TELEHANSA functions. Additional function rights can be granted only by TELEHANSA program administrator (**SYSDBA**).

4.2. Icons

Payment orders.

Foreign payments.

Conversions.

Messages.

Masspayments.

Collections.

Open session. Connections with the Bank's system.

Reports.

First entry.

Previous entry.

Other entry.

Last entry.

Edit the entry.

Add the entry.

Remove the entry.

Save changes.

Cancel changes.

Refresh entries.

Search in the data group by criterion.

Repeat the last search criterion.

Delete criterion.

Prepared documents.

Authorized documents.

Rejected documents.

Submitted documents.

Archived documents.

Prepare a new document on the basis of the old document.

Data import from accounting program (-s) / include in the list of payees.

Data export.

Authorize documents.

Remove authorization.

Print documents.

Print the list of documents / review the report / group import.

Verify documents / specify all the rights.

Payment statistics.

Data export to text file (*ASCII* format).

Data export to the file (*Excel* format).

Data export in *XML* format.

Delete the logbook of connection messages.

Import beneficiaries list.

Create a new group from the list.

Send the file.

Accounts.

Users.

Change administrator's password.

Create digital signature.

4.3. Windows

TELEHANSA data are displayed in the windows. You can open or close the window that appears on the screen, change its size or move it to another place on the screen. You can close several windows at one time, however, out of all displayed windows only one is active (the current (working) window). All the commands are entered only in the active window. Designation of each window is displayed at the top.

Ordinary commands of the windows:

OK Save the data and close the window.

Cancel Close the window without saving the data

4.4. Keyboard

Move to the beginning of the field (list)

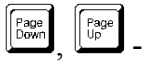
Move to the end of the field (list)

Change the insert regime (insert/print deleting the old text). Present a new document.

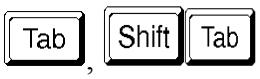
Delete the symbol located to the left of the cursor (this key may be marked with a long arrow pointing to the left; as a rule it is located on the right side next to the line of numbers on the main part of the keyboard)

Delete the symbol located to the right side of the cursor

Move using the cursor to other fields or to another place of the same field



Select one page – upwards or backwards in the text window



Move to the next (or previously administered field)

If the text permitted to be entered in the field is larger than the text displayed, the contents of the field is automatically rolled up. In which case the scrolling line appears with the help of which the required text can be seen.

If you enter the field, which is not empty and press

or any other key intended for entry of the text, you will clean the field or the displayed symbol will appear in it.

If you want only to edit the contents of the previous field, click , so that the contents of the field is not marked.

5. Work with Program

This program is intended for work in WINDOWS operating system. To start the program, click **Start / Programs / *TELEHANSA 7.*** Select **TELEHANSA** icon or the icon ***TELEHANSA 7*** displayed on the desktop of the computer.

At the beginning of the work you have to enter the user name and password (Fig. 28), created by the program administrator.

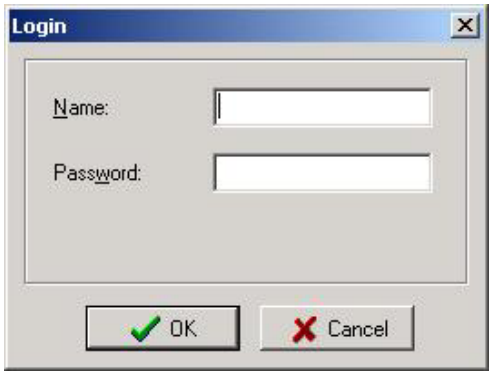


Fig. 28 Entry into the program

If TELEHANSA program is used for administration of accounts of several enterprises, TELEHANSA agreement window will open (Fig. 29):

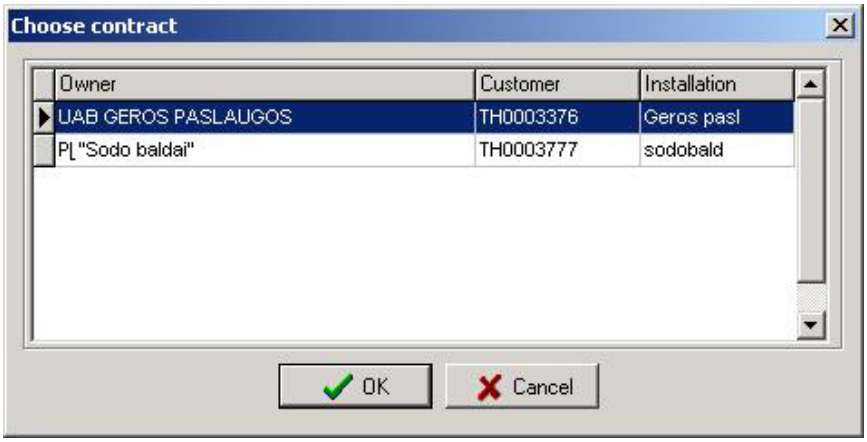


Fig. 29 TELEHANSA agreements window

Select the enterprise whose account you are going to administer. If user name and password are entered correctly, the main TELEHANSA window will open on the screen (Fig. 30).

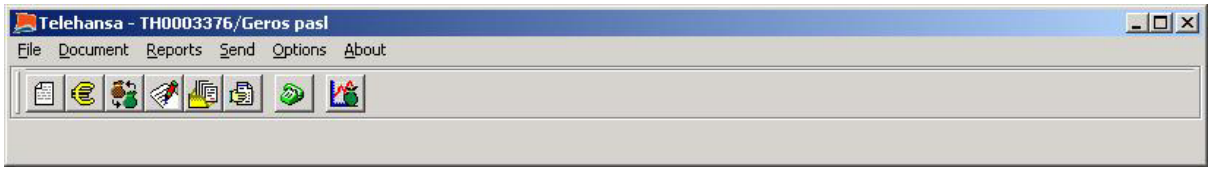


Fig. 30 Main window of TELEHANSA

It means that you have entered TELEHANSA program and can work within the limits of user rights as authorized to you.

6. Preparation of Payment Order Documents

Upon selecting the item of ***Domestic payments*** (icon) from ***Document*** menu, the window of payment orders is opened, whereas selecting the item of ***Foreign payments*** (icon) from ***Document*** menu, the window of international payment orders will open.

Payment orders of different status are displayed by pressing a respective key of the document status.

- Prepared;
- Authorized;
- Rejected;
- Submitted;
- Archived;

When the selection criterion is specified, the number of displayed payment orders will be smaller. Click the icon ***Search Data*** . Enter the required criterion for the selection of payment orders. Click the icon ***Save changes*** . Move on to ***Browse.***

Clicking twice on the record line in the window of payment documents, the window with comprehensive data on payment orders is displayed on the screen.

The status of the payment order is shown on the right side of the window (Fig. 31).

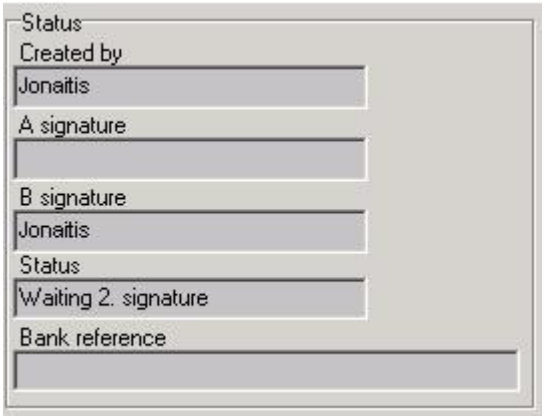


Fig. 31 Document status

In this part the documents can be of the following status:

Created by – surname of the user who has prepared the payment order.

A signature, B signature – surname (-s) of a person (-s) who has (have) authorized the payment order;

Status – status of the payment order;

Bank reference – payment order's archive code in the Bank or a note.

If want to create a new order, click the icon **(*insert row*).**

6.1. Payment Orders and Collections

Select item ***Domestic payments*** (icon) in the menu ***Document*** and open the window of payment orders; if you select the item ***Collections*** (icon) in ***Document*** menu**,** the window of collections will open. Click the icon **(*insert row*)** and an empty window of the payment (debit) order will be displayed on the screen with all fields of green color (Fig. 32).

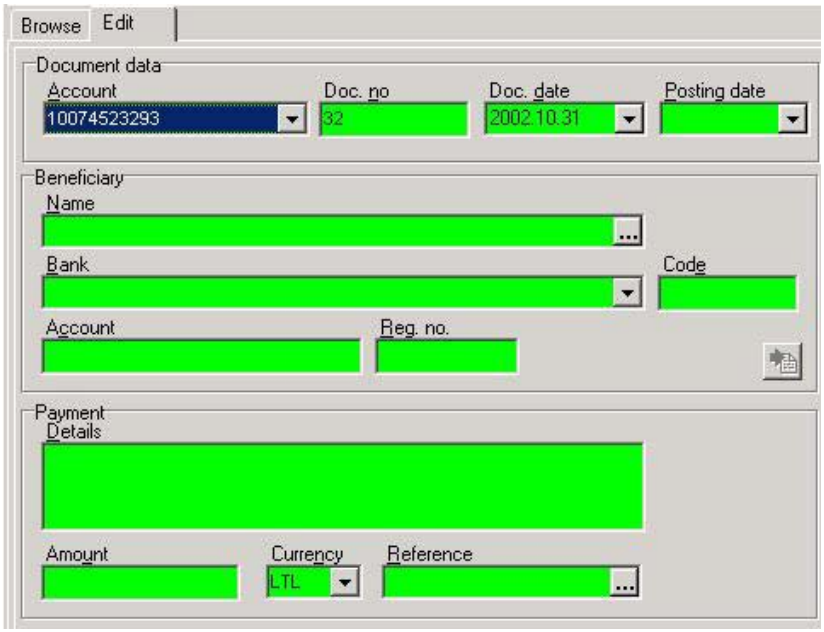


Fig. 32 Completion of payment / debit order

The payment (collection) order form consists of three parts:

- document data;
- beneficiary;
- payment.

The following fields must be completed in this form:

Account Account number. Select the proper account number from the presented list.

Doc No. Document number.

Document numbers are automatically generated by the program – see subsection "**Document settings"**.

Doc. date Document formation date.

The current date is automatically as authorized to this field. Any other date can also be entered in the field "Doc. date", or you can use the date selection key (next to this field).

Posting date The date of performing the operation in the Bank.

If this field is left empty, it will be automatically filled in with the date on which the payment (collection) order was received in the Bank.

Beneficiary requisites

Name Precise enterprise designation or full name of a natural person.

The data of payees to whom payment orders are executed frequently, can be included in the list of permanent payees. If you press the key ..., which is on the right side of the field **Name,** the permanent list of payees compiled by you will be displayed (Fig 33) (for more information see. 13.4 Permanent Payees):

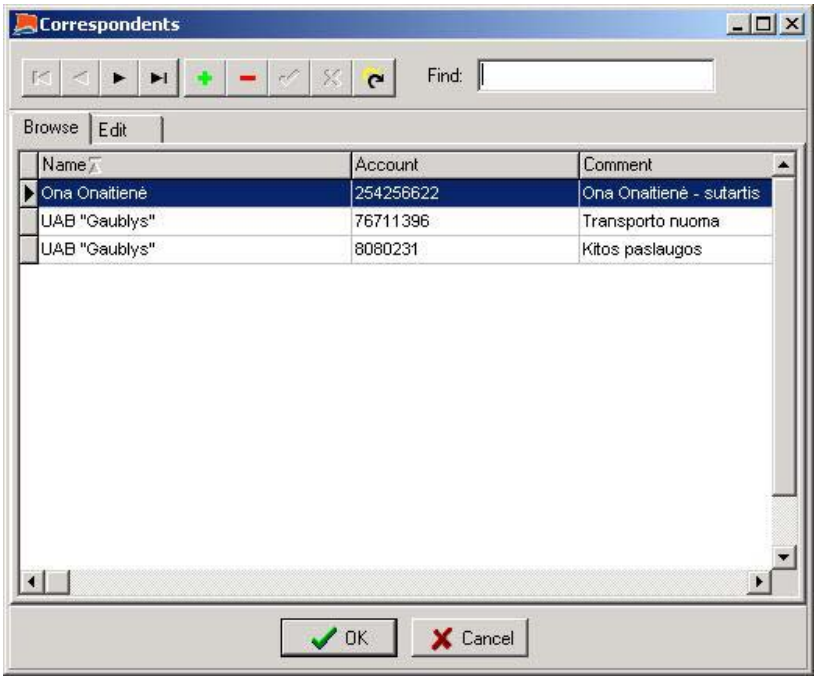


Fig 33 List of permanent payees

Select from the list the required payee and press the key ***OK***.

If you click twice on the required designation, you will be able to see and change the payee's data.

Account Payee's account number in the payee's bank.

This field is more important than the payee's designation, since the funds in the bank are allocated according to account numbers. The payee's designation is necessary for double check of the entered account number.

Bank Payee's bank name and code.

The bank can be selected from the list type menu. Bank names and codes can be edited (see 13.2 Banks of Lithuania*).*

Reg. No. Payee's enterprise registration code / private person's code.

Amount Amount to be transferred.

Currency Payment currency.

Payment orders in foreign currency can be executed only between own accounts inside the Bank*. In which case the sufficient amount of currency must be held on the account. Otherwise a separate conversion operation must be carried out (see 13.1* Currency Units*).*

Details Payment description.

This field is recommended for inserting at least the number of account on the basis of which the payment is effected.

Reference Payment code.

This code is a digital equivalent of the payment purpose. It must correspond to the standard payment code numbers confirmed by the State Tax Inspectorate, Customs and SODRA.

The inserted data of the payment order must be saved by pressing the key (***Save changes)***. After that the payment order status changes to the prepared payments' status.

6.2. Foreign Payments

Select the menu item ***Document / Foreign payments*** (icon) and open the window of foreign payments (Fig. 34). Click the icon **(*Insert row*)** and an empty form of the international payment order will be displayed on the screen with all the fields green in color.

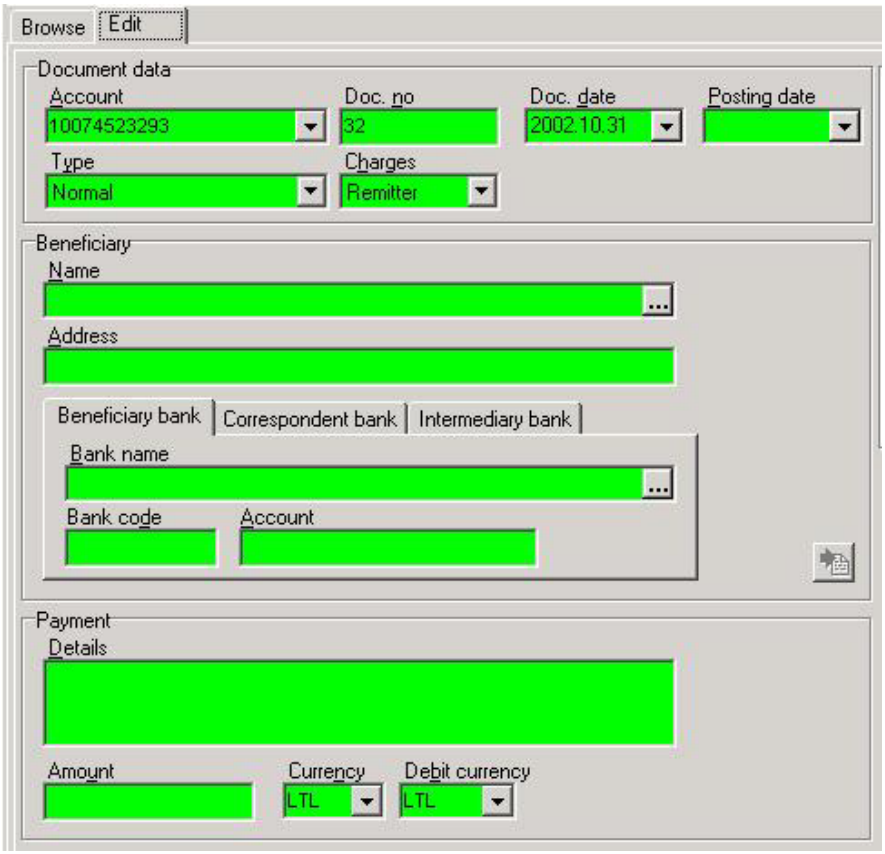


Fig. 34 Completion of the international payment order

The international payment order form consists of three parts:

- document data;
- beneficiary;
- payment.

Text fields of the international payment order are completed in Latin letters. The following fields must be completed:

Doc No. Document number.

Document numbers are automatically generated by the program – see subsection "**Document settings"**.

Doc. date Document formation date.

The current date is automatically as authorized to this field. Any other date can also be entered in the field "Doc. date", or you can use the date selection key (next to this field).

Posting date The date of performing the operation in the Bank.

If this field is left empty, it will be automatically filled in with the date on which the international payment order was received in the Bank.

Type Payment order type.

- *Normal* – will be executed in two value days, if the client furnishes it by **15:30**.
- *Urgent* – will be executed on the next value day, if the client furnishes it by **12:00**. Prompt international payment orders are not executed in Japanese Yens.
- *Express* – will be executed on the same value day, if the client furnishes it by **11:00** in euros, or by **12:00** - in USD.

Charges The party that will pay the fees for the international payment order operation is specified.

- *Remitter* – means that the remitter, i.e. you will pay all the fees charged on this order by "Hansa-LTB" and also the fees of other banks when remitting the money to your foreign partner.
- *Beneficiary* – means that the beneficiary, i.e. your counterparty abroad will pay all the fees of the Bank and other banks usually debited from the remitted amount (the payee will receive the smaller amount). The remitter, however, must pay the fee for execution of the remittance, if in observance of the procedures of other banks the fee charged by them cannot be debited from the payee.
- *Shared* – means that the remitter, i.e. you, when remitting the money to your foreign partner, will pay all the fees charged for this remittance by the Bank, whereas the fees of other (foreign) banks will be covered by the payee (the payee will receive the smaller amount).

Payee's data

Name The data of payees to whom payment orders are executed frequently, can be included in the list of permanent payees. If you press the key , which is on the right side of the field **Name,** the permanent list of payees

compiled by you will be displayed (Fig. 35) (for more information see 13.4 Permanent Payees):

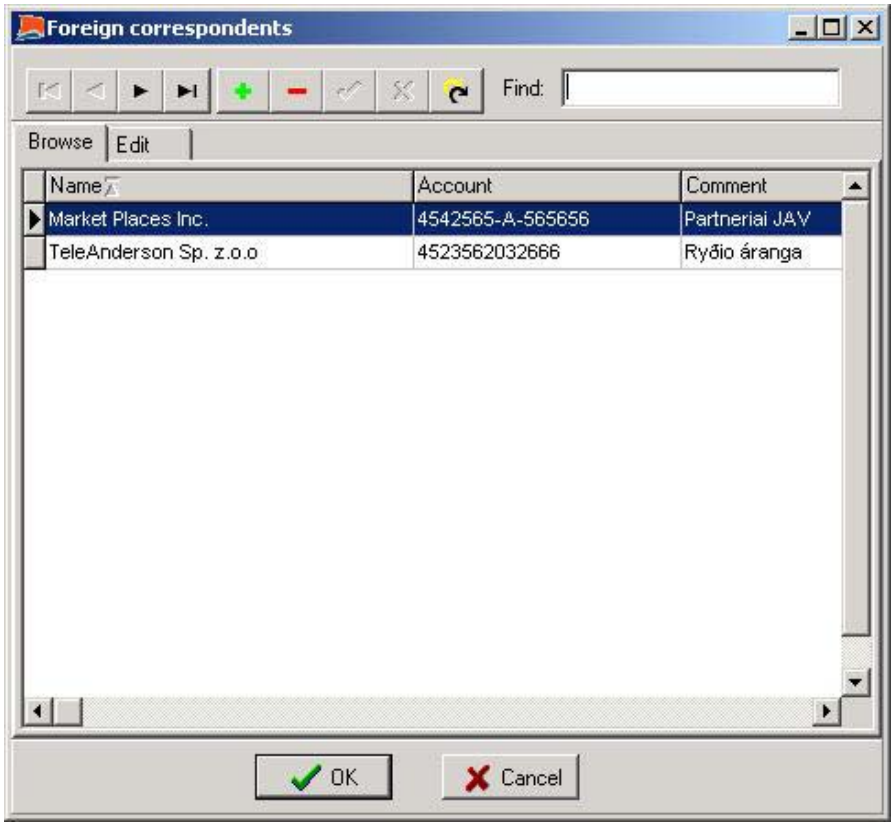


Fig. 35 List of permanent foreign payees

Select from the list the required payee and press the key ***OK***.

If you click twice on the required designation, you will be able to see and change the payee's data.

Address	Payee's address.
	Payee's bank
Account	Payee's account number.
Bank name	Payee's bank name and address. If address is not available, enter at least the city and country.
Bank code	Payee's bank SWIFT code, if available. When forming international payment orders via TELEHANSA program to "HANSAPANK" (Estonia) and "HANSABANKA" (Latvia) as well as to the banks and branches registered in the Republic of Lithuania, SWIFT codes of these banks **must** be specified. ***SWIFT code is inserted without spaces. It must consist of 8 or 11 characters.***
Correspondent bank[5]	Fill in if the funds according to the payment order must be remitted in currency, other than the currency of the country, to which the international payment order is remitted.
Account	Payee's bank correspondent account.

[5] Completion of grey fields of the table is optional.

Bank name	Name of the correspondent bank.
Bank code	Payee's correspondent bank SWIFT code, if available.
Intermediary bank	
Account	Payee's intermediary bank account number.
Bank name	Name of payee's intermediary bank.
Bank code	Payee's intermediary bank SWIFT code, if available.

Amount Amount being remitted.

Currency Alphabetic code of the international payment order currency.

*The code can be inserted wither manually, or selected from the list of currencies (*Fig. 36*).*

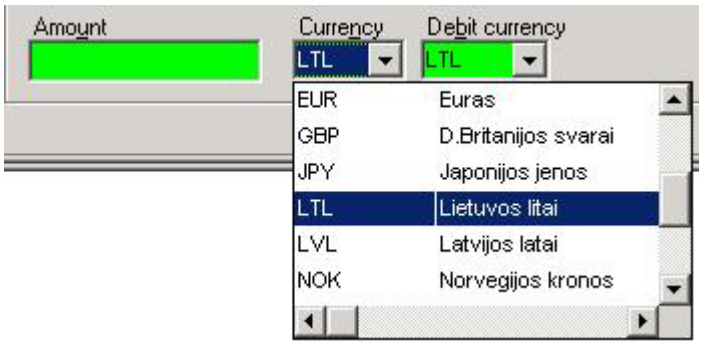


Fig. 36 Currency selection window

Debit currency Alpha-code of the currency to be debited from the account in the event of the lack of specified currency.

If you want to convert the payment currency from more than one debit currency, you will have to carry out the conversion operation – select the item of ***Conversions*** *(see 7* Currency Conversion*) in the* ***Document*** *menu. If the payment currency is sufficient, enter the same currency code in the fields* ***Currency*** *and* ***Debit currency****.*

Note. If the amount of currency is sufficient, the conversion operation from Debit currency will not be carried out, irrespective of the specified Debit currency.

Details Information about payment – account or agreement according to which the payment is effected: number, date (to enter maximum 140 characters; recommended number – 16 characters).

When the international payment order is remitted in Russian roubles (RUR), Ukrainian Hryvnia (UAH) and in Belarus Roubles (BYR), the good or service designation, contract number and code must be specified.

Payment details is not translated to the foreign language. Use the language understandable to the payee and to the payee's bank.

The inserted data of the foreign payment order must be saved – press the key (***Save changes)***. The foreign payment order status changes to the status of prepared payment orders.

6.3. Order Authorizing

For the purpose of authorizing **TELEHANSA 7** payment documents digital signatures are used. The signature right of the user authorized to sign the payment document must correspond to the signature card held in the Bank.

With a view to authorizing payment documents:

1. select only prepared documents;
2. mark the documents you want to authorize. You can mark one or more payment documents.

   If you want to select several payment documents, move the cursor to one of the entries. Click ***Shift*** or ***Ctrl*** and keep them pressed and you will also be able to select other entries: using the key ***Shift*** you will select all of the entries, while pressing ***Ctrl*** – one at a time.

   Simultaneously pressing on the keys **Ctrl+A** you will mark all the selected payments.

3. Click the icon **(*authorize document*)**.

   When Authorizing the documents, the floppy disk with a digital signature must be inserted in the computer.

   The window will open where you will have to enter the password of the digital signature. Once the password is entered, the floppy disk must be taken out.

   The authorized payment documents will be automatically transferred from *prepared* to *authorized payments*, and you will be able to see them by clicking the icon **(*Authorized documents*)**.

   The authorized payment documents also can be transferred to the archive, as a result the note ***Exported*** will appear in the field of the mark of the Bank.

   When the wrong payment is authorized, you can cancel the signature. Mark the relevant payment and click the icon **(*remove authorization*)**. The status of the payment again will be changed to the status of prepared payments.

   Note! For the purpose of authorizing numerous payment documents computer resources are used, therefore, the process of Authorizing will possibly take some time. Wait until the payment documents marked by you for Authorizing are authorized and only then continue your work with the program.

6.4. Order Editing

Only prepared payments can be edited. The program does not allow to edit authorized payment documents.

For the purpose of editing authorized payments, you have to bring a respective payment back to *prepared payments* – select a requisite entry in the window and click the icon **(*Remove authorization*)**.

If you need to edit the payment documents, select a respective payment from the existing window and click twice with a mouse on the respective entry. The form of the payment document with the data previously entered in it will be displayed on the screen. Make respective changes, save them and authorize the document once again.

6.5. Order Removal

Only prepared documents can be deleted, in terms of one document, or heir group. For the purpose of deleting a payment order, mark the respective payment documents and click the icon **(*Delete row*)**. The program will ask you "Are you sure you want to delete the documents?"; If your answer is "Yes", the marked payments will be deleted.

6.6. Payment documents sent to the Bank

All the payments sent to the Bank can be seen clicking the icon **(*Submitted*)**.

NOTE! It is prohibited to change or delete the payments sent to the Bank.

6.7. Payments Rejected by the Bank

The Bank rejects the payment in the following instances:

- the funds (or a respective payment currency) are insufficient for executing the payment order;
- operations of such type are prohibited for the given account;
- in case of payment orders effected inside the Bank: inconsistency between the payee's account and designation;
- missing payment data.

All payment orders rejected by the Bank can be seen by clicking the icon **(*Rejected documents*)**.

Rejected documents can be edited. An edited rejected payment document will be automatically moved to *prepared payments*.

6.8. Moving Payment Documents to the Archive

The program automatically sends to the archive all payment documents executed in the Bank. Each payment document (with the exception of collections) received from the Bank is authorized a code of the bank's archive, which is seen in the field "Bank reference".

If you want to see and print the archived payment documents, click the icon **(*Archived documents*)**.

You will see the archive on the screen in the order in which the payments were transferred to it.

6.9. Printing of Payment Documents

When working with TELEHANSA program there is no need to print the payment documents and to deliver them to the Bank. A user can print the payment document

for his own needs. To this end find a requisite payment and click the icon (***Print the documents***). If you want to print the list of selected documents, click the icon (***Print the list of documents)***.

6.10. Payment Documents Prepared on the Basis of an Old Document

If you want to prepare in a short time a payment document on the basis of the former document, click the icon (***on the basis of old document***). The newly created document will maintain all the information concerned with the payment. The document will have a new status – "prepared".

7. Currency Conversion

If you want to convert one currency to another, select menu item ***Document / Conversions*** or click the icon (***Conversions***) on the toolbar of the program.

NOTE! Conversion and foreign payments operations do not depend upon one another.

Firstly, the conversion order must be submitted, i.e. a requisite amount of currency converted to the account. Payment orders will be presented during the next connection to the banking system.

NOTE! If a conversion order is sent alongside the payment order, there is no 100 per cent guarantee that the conversion will be carried out before the payment order.

7.1. Preparing Conversion Operations

Conversion is carried out with a view to acquiring one or another currency in the account.

If you are willing to convert the funds held on your account to several different currencies, a separate conversion order must be executed per each currency.

The conversion form consists of the following fields**:**

Document data

Account	The number of account in which the currency conversion order will be executed.
Doc. No.	Document number.
Doc. Date	The date of the conversion order.
	To the currency (currency you are willing to acquire)
Currency	Alpha-code of the currency being acquired.
Amount	Amount being acquired.
Actual amount	Amount actually acquired. To be filled in by the Bank.
Rate	Currency exchange rate. To be filled in by the Bank.
Bank reference	Code of Bank's archive. To be filled in by the Bank.
	From the currency (currencies you are willing to convert)
Currency	Alpha-code of the currency from which the conversion must be effected
Amount	Amount

	Actual amount. To be filled in by the Bank.
Actual amount	Exchange rate. To be filled in by the Bank.
Rate	Bank archive code. To be filled in by the Bank.

Each currency will be shown in separate lines of the table. If you want to start a new line, press the key + or ***Tab***. To secure the entry, press the key ✓. If you do not want to save the completed entry, press ×. To delete the line, press the key −.

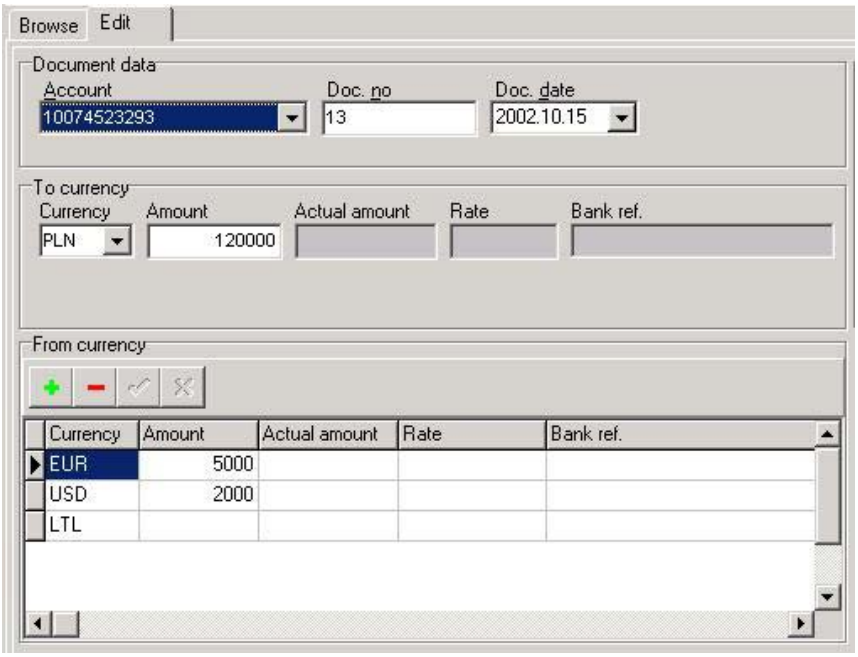


Fig. 37 Completion of currency conversion order

Example:
The amount required is PLN 120000. We have EUR 5000 and USD 2000), the remaining amount is to be converted from LTL. The currency conversion order is shown in Fig. 37.

When converting several currencies, the sequential order specified in the conversion order form must be observed.

Note: If conversion is carried out from one currency to another, then the amount purchased or sold must be specified. If the amount of currency purchased and sold is not specified, FULL amount of currency being sold will be converted to the purchased currency.

7.2. Authorizing Conversion Orders

Prior to sending to the Bank the conversion order must be authorized. The process of authorizing is equivalent to that of payment documents (see 6.3 Order Authorizing).

7.3. Conversion Orders Sent to the Bank

If you are willing to revise the conversion orders sent to the Bank, select the menu item ***Document / Conversions*** and press the key (***Submitted***).

7.4. Conversion Orders Rejected by the Bank

A conversion order is rejected in the following instances:

- the funds (or the specified currency) on the account are insufficient for carrying out the operation;
- the account is blocked;
- the conversion order is old. The currency conversion order must be submitted to the Bank by 16:00 of the conversion order.

7.5. Moving Conversion Operations to the Archive

After the Bank successfully completes the conversion operation, you can review the executed conversion orders by selecting the menu item ***Document / Conversions*** (the keeping the key pressed). In order to more comprehensively examine the conversion order executed in the Bank, click the mouse twice on the required entry of the conversion order. The amounts and exchange rates of the performed operation will be shown in the columns ***Actual amount*** and ***Rate***.

8. Sending Messages to the Bank

The program can be used for the purpose of sending messages to the Bank (free form text). All the messages must be addressed. The text may be written in the program or attached as a text file.

If you want to write a notification to the Bank, select the menu item ***Document / Messages***. To write a new message, press the key and the window for writing messages will open (Fig. 38).

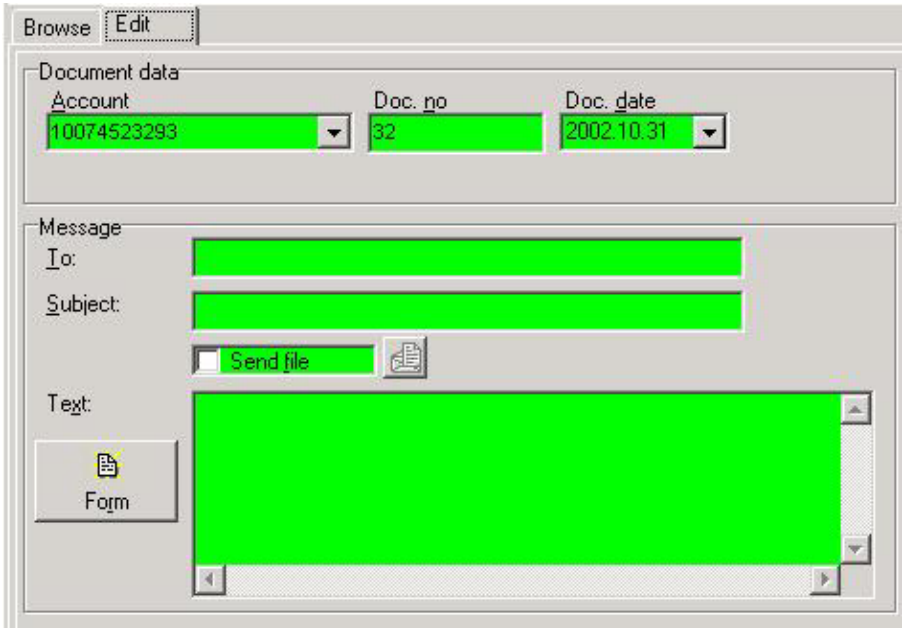


Fig. 38 Completion of messages

Prior to sending a message, the following fields must be completed:

Doc. No. Document number.

The program can automatically generate the numbers of documents and letters written before and after the number (see 13.5.2 Document numbers*).*

Doc. date The date of executing the document.

This field is automatically as authorized the date of the current day. The field "Doc. date" can be either filled in with another date, or the date selection key can be used (the key is next to the field).

Addressee Agreed name. The list of agreed names is presented in Annex No. 3. List of Agreed Names

Subject Message heading briefly describing its contents.

Send file To send a text file prepared in advance, you have to mark it. Press the key and the dialogue window will open where you will be able to select the file (Fig. 39):

Enter the required folder, select the file and press the key ***Open***. The file name will automatically appear in the field ***Text***.

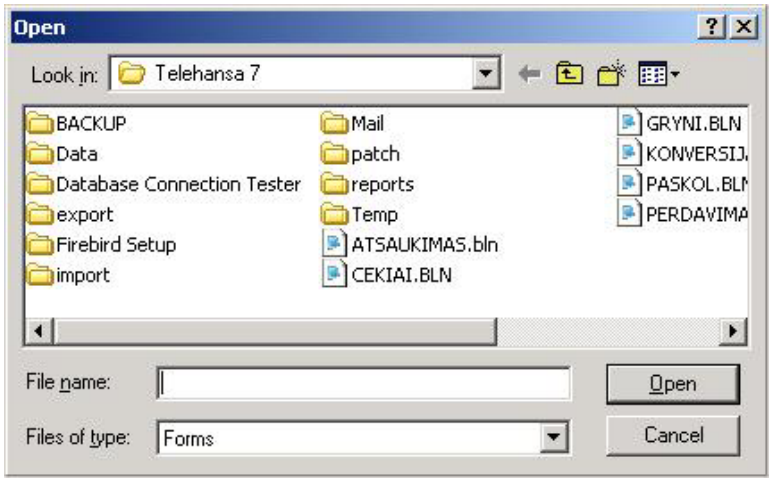


Fig. 39 File selection dialogue

Text Message text

Pressing the key ***Form*** the analogous window appears (likewise in Fig. 39). In this window you will be able to select the prepared forms for the purpose of more prompt development of usual messages (annulment of payment order, sending by fax the payment documents with the stamp of the Bank, application for carrying out the payment from loan account, etc.). Select the proper form and complete it.

8.1. Authorizing of Messages

A message must be authorized and only then sent to the Bank. The process of authorizing is equivalent to that of payment documents (see 6.3 Order Authorizing).

If you want to revise all authorized messages, make sure that the key (***Authorized documents***) is pressed. Do not press any other keys.

8.2. Messages sent to the Bank

To review messages sent to the Bank, make sure that the key (***Submitted documents***) is pressed. Do not press any other keys.

9. Masspayments

Masspayments comprise ordinary payment orders linked by common purpose of the payment, for example, payment of salaries to the employees. Masspayments can be effected only to the accounts opened in the territory of the Republic of Lithuania.

For the purpose of effecting a masspayment, you need to:

- prepare a masspayment;
- sign the masspayment as one document;
- send the masspayment to the Bank;

All of the successfully effected masspayments are returned to the remitter and archived as one masspayment. All masspayments that contain mistakes will be returned as one masspayment.

The rejected masspayment is corrected, authorized and again sent to the Bank.

Note! Payments comprising one masspayment are debited from the specified account in random order.

9.1. Preparing Masspayments

Select menu item ***Document / Masspayments*** or the icon and press the key . The following window of masspayments will be opened (Fig. 40):

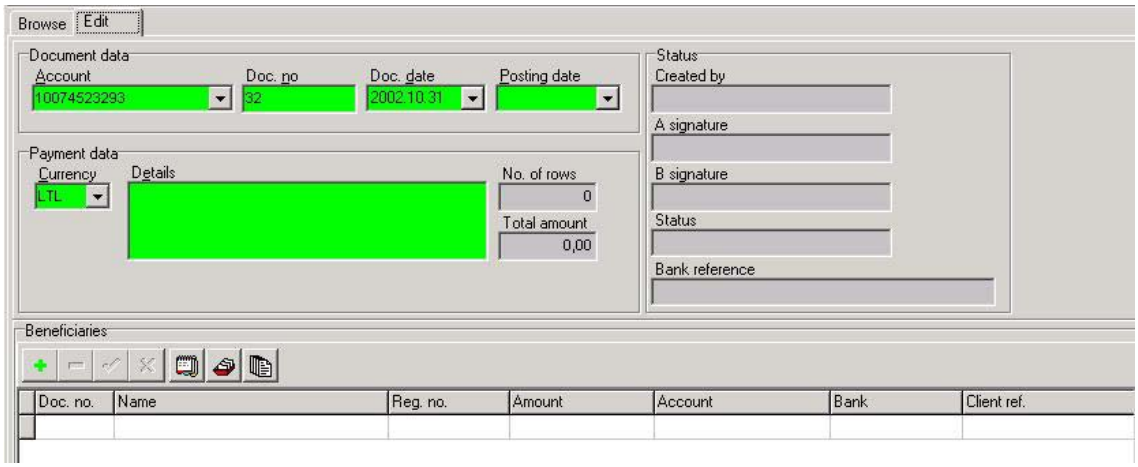


Fig. 40 Completion of masspayments

A masspayment form to be completed consists of the following parts:

- document data;
- payment data;
- beneficiaries;

Document and payment order data are the same for all payment orders prepared by the payees.

Below designated fields must be completed for a masspayment:

Document data

Doc. No. Masspayment document number.

The program can generate the letters written before the document number or characters written after the document number (see 13.5.2 Document numbers*).*

Doc. date Document execution date.

The current date is automatically as authorized to this field. Any other date can also be entered in the field "Doc. date", or you can use the date selection key (next to this field).

Posting date The date of performing the operation in the Bank.

If this field is left empty, in the Bank it will be automatically filled in with the date on which the payment (debit) order was received in the Bank.

Currency Alpha-code of payment currency.

All individual payments in the group must be carried out in one currency – litas. Only payment orders can be effected for the purpose of masspayments.

Details Masspayment description.

The contents of this field is used for all individual masspayments.

Payee's requisites

Doc. No. Number of the payment order.

If this field is left empty, the program automatically assigns to it a document number (where applicable, see 13.5.2 Document numbers*).*

Name Enterprise designation or forename and surname of a natural person.

Reg. No. Payee's enterprise registration code / natural person's code

Amount Amount to be transferred.

Account Payee's account number.

Bank Payee's bank code.

Client's reference Code as authorized to the payee.

Optional, but once specified, it must correspond to the general standard code notified by the payee.

Bank reference Archive code of the payment order or a note.

Number and total amount of payments are automatically shown at the top of the window (Fig. 41):

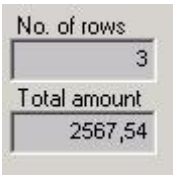


Fig. 41 General information about masspayment

The following keys are available for the purpose of preparing masspayments:

- Write the inserted data.

- Create a new group from the existing list. By pressing this key a new group of payments can be generated form the list of payees.

- import of the list of payees.

-group import (for more information see 13.6 Payment groups, 13.7 Masspayment lists).

If ***Group import*** is selected, the masspayment is automatically completed by entering the data of the payees of a given group (Fig. 42).

Doc. no.	Name	Reg. no.	Amount	Account	Bank	Client ref.
32	Antanas Antanaitis	35601225066	1254,00	73711396	260101758	
33	Marytė Petraitienė	47711220225	225,33	10000088919	73000	
34	Petras Petraitis	37503200353	1088,21	10000082290	73000	

Fig. 42 Beneficiaries of masspayment

You can delete the data contained in the field as follows – select the entry and press ***Ctrl+Del***. If the payee's data are deleted from the masspayment, it does not mean the deletion of the payee from the previously formed group.

9.2. Authorizing Masspayments

Masspayments must be authorized prior to sending them to the Bank. The procedure of authorizing is identical to other payment documents authorizing procedure (see 6.3 Order Authorizing).

9.3. Masspayments Sent to the Bank

To review the masspayments sent to the Bank, select the menu item ***Document / Masspayments*** and press the key (***Submitted***). For the purpose of revising the contents of a masspayment, click twice the entry of a respective masspayment.

9.4. Masspayments Rejected by the Bank

Should any mistakes be detected in masspayments, all of the rejected masspayments are returned back as one masspayment. Payment orders are surrendered in the following instances, when:

- there is not enough funds (or particular currency) on the account;
- the account is blocked;
- operations of such type are prohibited for a given account;
- payee's designation in the payment order does not correspond to the payee's account number (checked only for payment orders carried out inside the Bank);
- the requisite data are missing in the payment order.

The mistake will be indicated in the field of Bank reference next to each line of masspayment.

To revise the rejected masspayments, press the key (***Rejected documents***).

The rejected payments can be edited. A rejected payment order with wrongful payments can be corrected, authorized and again sent to the Bank.

9.5. Moving Masspayments to the Archive

All lines of a masspayment successfully processed in the Bank are surrendered as one masspayment and automatically moved to the archive. If you want to review the archived masspayments, select the menu item ***Document*** / ***Masspayments*** and press the key .

To archive the rejected masspayments, press the key . Each successfully processed payment order is asauthorised a reference of the Bank. Wrong payment orders are archived with a reference indicating that the payment order is wrong.

10. Document Retrieval According to Specified Criteria. Filter

You can find a required entry in the sections of payment orders, foreign payments, conversions, messages, and masspayments.

Pressing the key of the status of a respective document, you can select prepared, authorized, rejected, sent to the bank, or archived documents. You can press several keys at one time, in which case all the documents of the selected status will be included in classification.

Having selected the document type and status and pressed the key ***(Search for documents)*** the window of the search for documents will be opened with all fields blue in color (Fig. 43). Enter the parameters in the data search field according to which you are willing to select the documents. A selection criterion can be determined having regard to one or several document particulars.

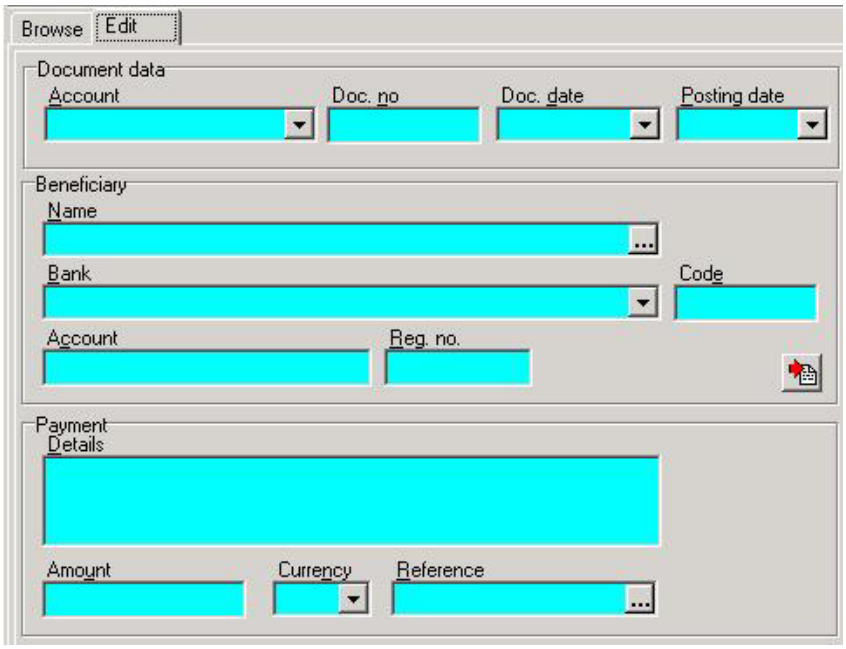


Fig. 43 Search for documents

If you want to save the entered parameters, press the key ***(Save changes)***. Press ***Select*** and a list of documents corresponding the defined criteria will be displayed.

Once you find a required document, do not forget to delete the defined selection criteria. Press ***(Search for documents)*** and then – ***(Delete criteria)***.

11. Reports Received from the Bank

To receive reports from the Bank, you have to connect with the Bank. Press the menu item ***Send / Open session***. The window of report inquiries will open, in which you will have to specify the inquiry data of reports (Fig. 44).

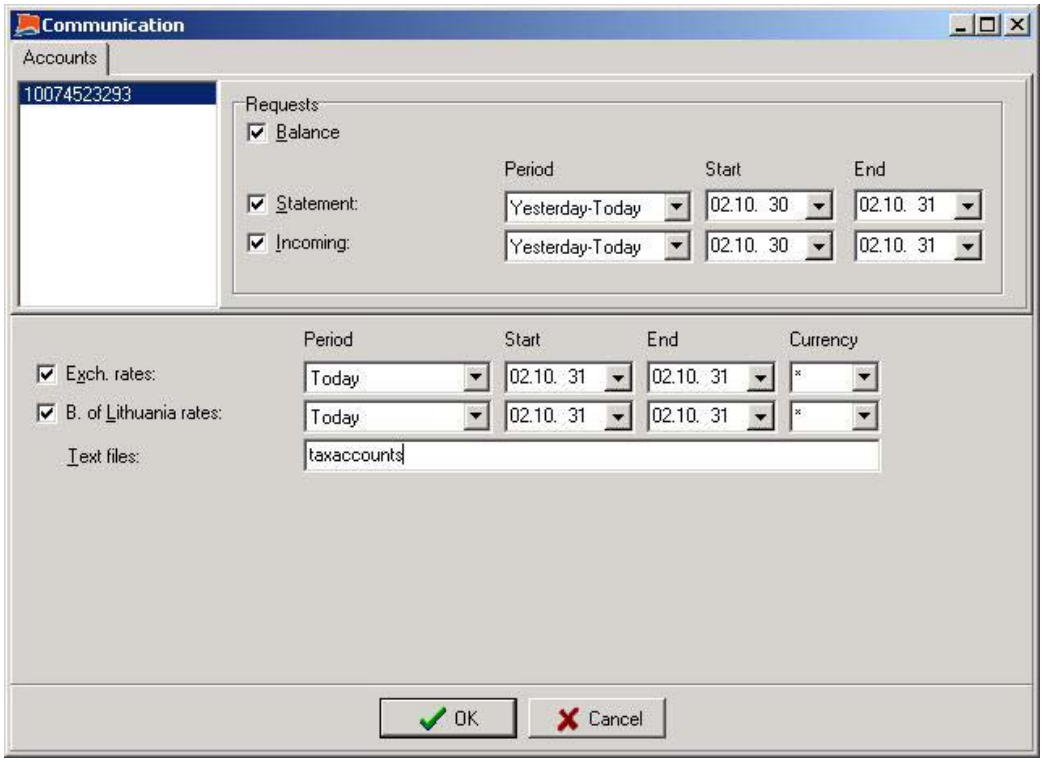


Fig. 44 Report inquiries

If connection with the Bank is successful, you can see the reports displayed on the screen at any time, or print them, by selecting the menu item ***Reports / Reports***. The following will be displayed here:

- reports on account balances,
- statements of accounts,
- information about incoming international payment orders,
- Hansa-LTB currency exchange rates,
- Exchange rates announced by the Bank of Lithuania.

The form of reports consists of three parts (Fig. 45.).

- reports; main information, report numbers, periods; this window can be used for deleting unnecessary reports, export to the file the data contained in reports;
- accounts;
- Types of inquiries.

Select the required account and click it twice with a mouse or press the key ***(Show report)*** (Fig. 45 and Fig. 46).

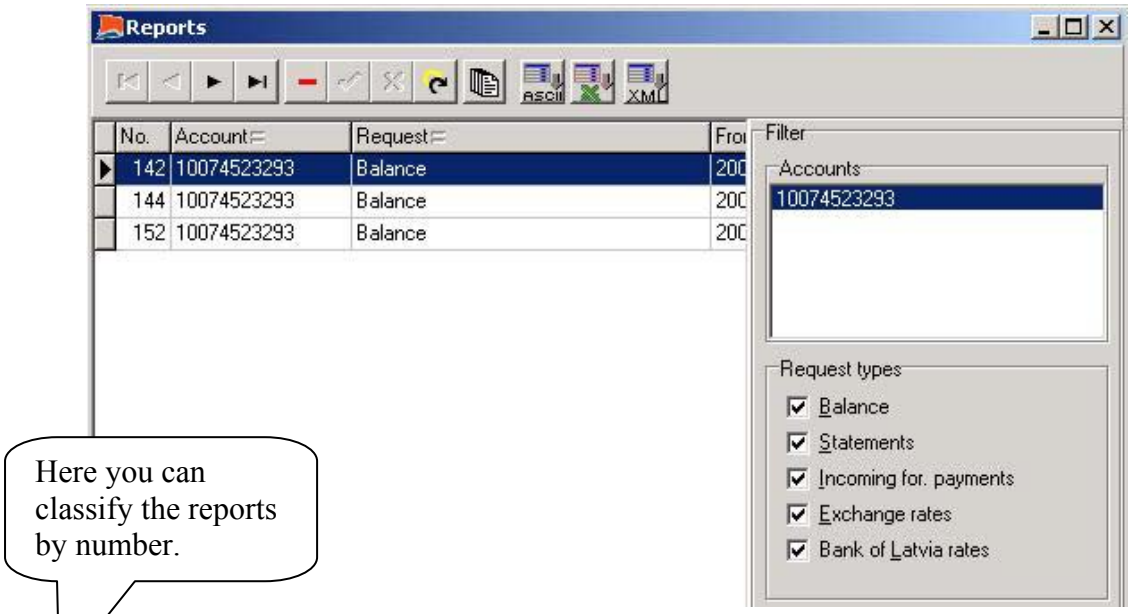


Fig. 45 Reports taken from the Bank

No.	Account	Request	From	To
142	10074523293	Balance	2002.10.14	
144	10074523293	Balance	2002.10.15	
152	10074523293	Balance	2002.10.15	

Fig. 46 Received statement of account

If you want to screen the report data, you can use the types of inquiries or click the required heading of individual columns using the cursor.

11.1. Export of Reports Received from the Bank

In **TELEHANSA 7** program the data contained in the reports can be exported to the accounting programs. The program also can automatically generate the statement file (see 13.5.1 Import / export of files). To export the data of a selected export to the file, press the following respective keys:

- Export to the *ASCII* text file;
- Export to *Excel* format file;
- Export to *XML* format file.

12. Connecting with the Bank's System

Select the menu item ***Send / Open session*** or the icon ***(Open session)***.

The window of inquiries will open (Fig. 47). Specify in it the information you are willing to obtain from the Bank.

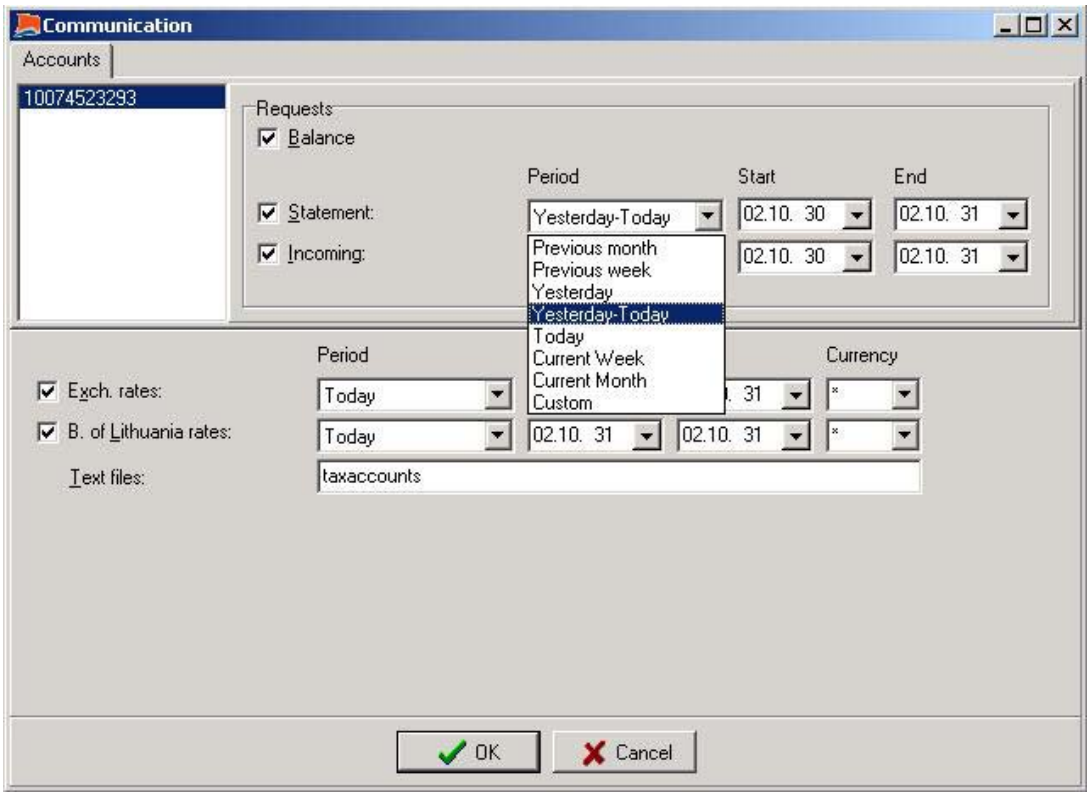


Fig. 47 Report inquiries

Data exchanged with the Bank:

Send[6]

Payment orders	Send authorized payment orders to the Bank.
International payment orders	Send authorized international payment orders to the Bank.
Messages	Send authorized messages to the Bank.
Conversions	Send authorized conversion orders to the Bank.
Masspayments	Send authorized masspayments to the Bank.
Debit orders	Send authorized debit orders to the Bank.

Inquiry

Balance	Inquiry about account balance.
Statement	Inquiry about Bank account statement of a selected period.
Incoming international payment orders	Inquiry about incoming international payment orders of a selected period.
HANSA-LTB currency exchange rates	Inquiry about Hansa - LTB currency exchange rates in cash and on the account for a selected period.
Exchange rates announced by the Bank of Lithuania	Inquiry about official exchange rates announced by the Bank of Lithuania of a selected period.

[6] Payment documents are automatically sent to the Bank at the time of first login, upon successful authorizing. If you want to send the payment document on the next day, specify the respective date of the payment document in the field “Doc. Date“.

You can specify the periods (starting and final dates) for each inquiry sent to the Bank. The Program offers the following capabilities:

Previous month	The field ***Start*** is filled in with the first day of the previous month, whereas the field ***End*** – with the last day of the previous month.
Previous week	The field ***Start*** is filled in with the first day of the previous week, whereas the field ***End*** – with the last day of the previous week.
Yesterday	The fields ***Start*** and ***End*** will be filled in with yesterday's date.
Yesterday - today	Reporting period – from yesterday until today.
Today	The fields ***Start*** and ***End*** will be filled in with today's date.
Current week	The field ***End*** will be filled in with today's date, and the field ***Start*** will specify the six days earlier date.
Current month	The field ***Start*** is filled in with the first day of this month, whereas the field ***End*** – with today's date.
Custom	Select this possibility when any of the offered options is not applicable; enter the requisite dates.

Having marked all the required fields, press ***OK***. The window for entry of Bank's system login password will open (Fig. 48).

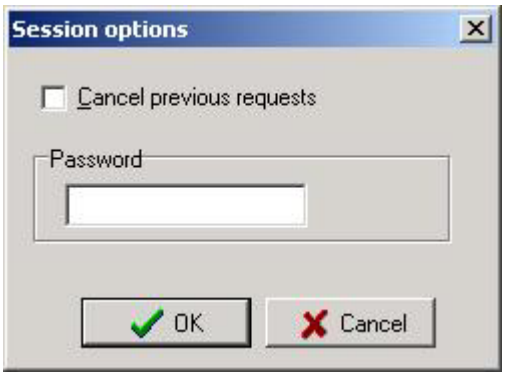


Fig. 48 Window of the Bank's system login password

Specify whether you want to terminate the previous inquiries and enter the login password to the Bank system. The connection window will open (Fig. 49).

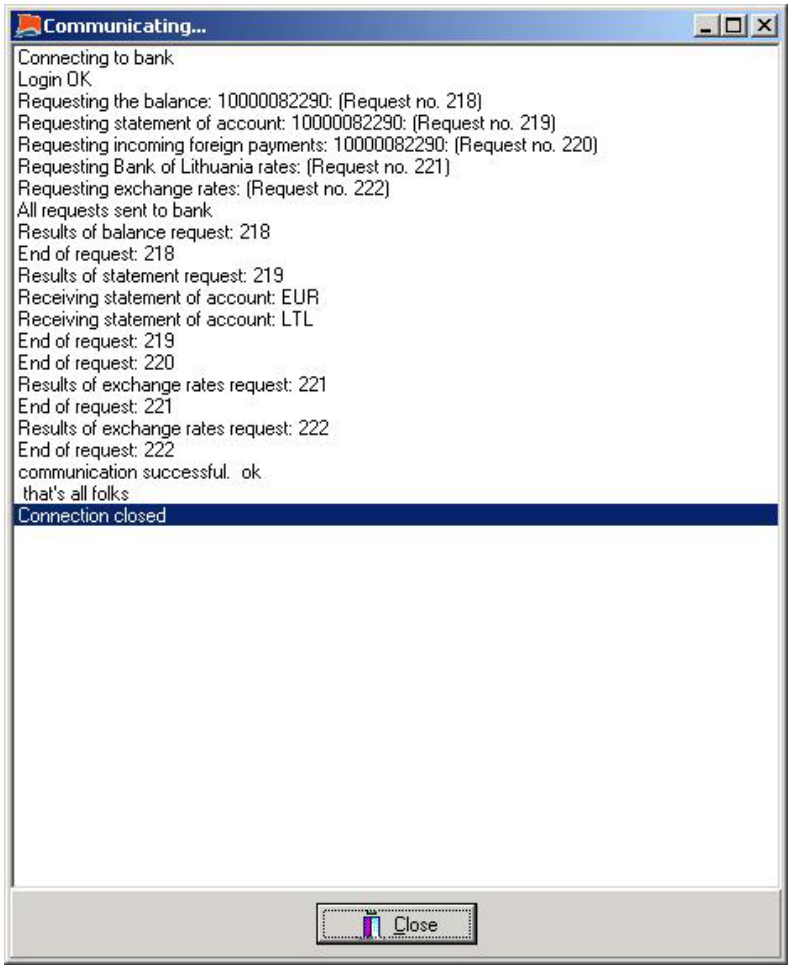

Communicating...
Connecting to bank
Login OK
Requesting the balance: 10000082290: (Request no. 218)
Requesting statement of account: 10000082290: (Request no. 219)
Requesting incoming foreign payments: 10000082290: (Request no. 220)
Requesting Bank of Lithuania rates: (Request no. 221)
Requesting exchange rates: (Request no. 222)
All requests sent to bank
Results of balance request: 218
End of request: 218
Results of statement request: 219
Receiving statement of account: EUR
Receiving statement of account: LTL
End of request: 219
End of request: 220
Results of exchange rates request: 221
End of request: 221
Results of exchange rates request: 222
End of request: 222
communication successful. ok
that's all folks
Connection closed
Close

Fig. 49 Connection

12.1. Data Exchanged with the Bank

The Bank sends the information about:

- Processed (accepted) payment and conversion orders alongside with the archive number (reference) as authorized by the Bank. The processed (accepted) payment orders and conversion orders are archived;
- rejected (cancelled) payment and conversion orders with the Bank's mark that they contain the mistake;
- reports for which inquiries were presented during this and/or previous connection session.

When the connection session is over, a notification informing whether the session was successful is displayed. If you want to revise the information received from the Bank, select the menu item ***Reports / Reports*** (see 11 Reports Received from the Bank).

To get answers about effected payment documents and conversion orders, you have to connect with the Bank's system. In which case it is not necessary to specify the inquiries.

12.2. Processing of Inquiries in the Bank

The Bank processes the received information according to the following procedure:

- verifies digital signatures;
- verifies the required amounts of currencies converted in the account;
- debits the client's account with the amount of the payment order;
- assigns bank archive numbers (marks) to all payment orders;
- calculates servicing fees.

If at the time of login to the Bank system the connection is interrupted or a mistake is found, the error message will be displayed on the screen. In which case select the most frequently occurring reasons listed below:

- Interrupted connection with the Internet. Check the connection. If appropriate, apply to your Internet service provider (ISP). If you access the Internet via *Dial – Up Connection*, verify whether it functions properly;
- The internal telephone station number required to reach an outside line for local calls has changed. Make respective changes in computer modem settings. Verify the dialing regime: tone or pulse.
- Verify whether the modem is installed properly. Firstly you should try to switch on and off the modem, restart the computer. Do other programs that use the modem connection functioning? If not, reinstall the modem. Install proper modem drivers.
- Incoming message: *Unauthorized access. Error in login.* It means that you are blocked. Contact your account servicing specialist in the Bank.
- Incoming message: *Unauthorized access. Wrong password.* It means that you have entered wrong login password. Contact your account servicing specialist in the Bank.
- TELEHANSA service is available on working days from 7.00 to 21.00.

Information about the course of connection to the Bank system can be accessed by selecting the menu item ***Send / Session report***. The session report on connections with the Bank system will open (Fig. 50)

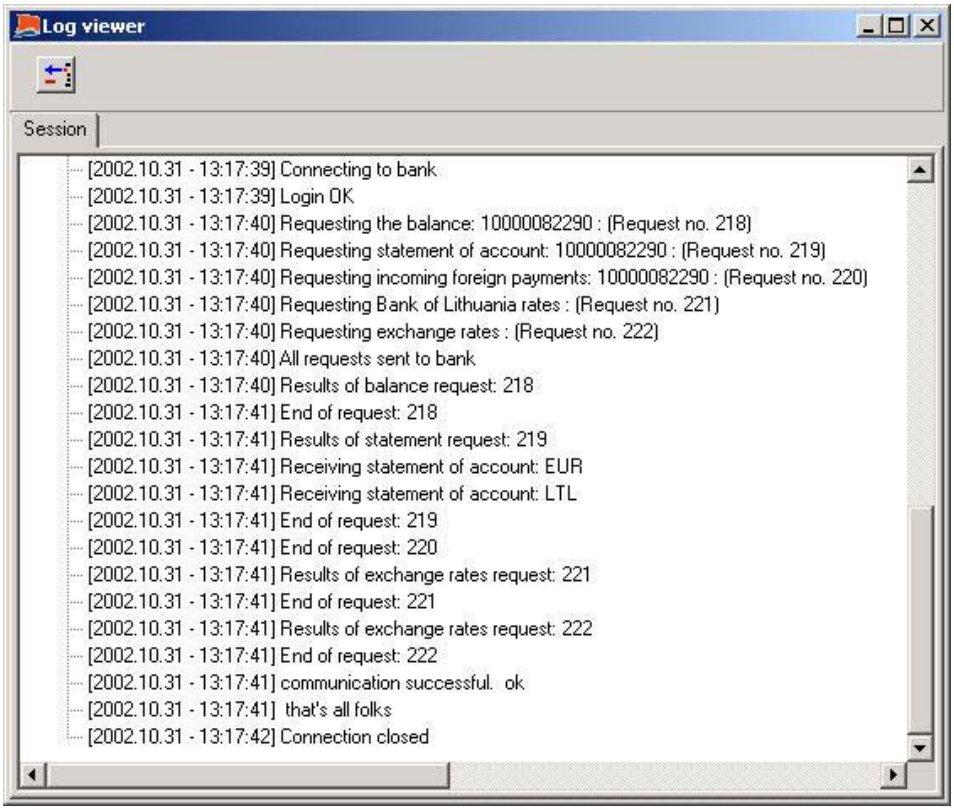

Log viewer
Session
[2002.10.31 - 13:17:39] Connecting to bank
[2002.10.31 - 13:17:39] Login OK
[2002.10.31 - 13:17:40] Requesting the balance: 10000082290 : (Request no. 218)
[2002.10.31 - 13:17:40] Requesting statement of account: 10000082290 : (Request no. 219)
[2002.10.31 - 13:17:40] Requesting incoming foreign payments: 10000082290 : (Request no. 220)
[2002.10.31 - 13:17:40] Requesting Bank of Lithuania rates : (Request no. 221)
[2002.10.31 - 13:17:40] Requesting exchange rates : (Request no. 222)
[2002.10.31 - 13:17:40] All requests sent to bank
[2002.10.31 - 13:17:40] Results of balance request: 218
[2002.10.31 - 13:17:41] End of request: 218
[2002.10.31 - 13:17:41] Results of statement request: 219
[2002.10.31 - 13:17:41] Receiving statement of account: EUR
[2002.10.31 - 13:17:41] Receiving statement of account: LTL
[2002.10.31 - 13:17:41] End of request: 219
[2002.10.31 - 13:17:41] End of request: 220
[2002.10.31 - 13:17:41] Results of exchange rates request: 221
[2002.10.31 - 13:17:41] End of request: 221
[2002.10.31 - 13:17:41] Results of exchange rates request: 222
[2002.10.31 - 13:17:41] End of request: 222
[2002.10.31 - 13:17:41] communication successful. ok
[2002.10.31 - 13:17:41] that's all folks
[2002.10.31 - 13:17:42] Connection closed

Fig. 50 Logbook of connections to the Bank system

Select the date and click the mouse twice. A session report of connections to the Bank system will open. The entered data can be deleted using the key ***(delete session report)***.

13. Additional Capabilities of TELEHANSA

Options menu covers the following commands listed in the menu items:

Currency units	Adding or changing currency codes.
Banks	Supplementing or changing the list of the Bank of Lithuania.
Foreign banks	Supplementing or changing the list of foreign banks. (SWIFT codes and respective bank designations)
Correspondents	Entry and change of the requisites of permanent payees in Lithuania.
Foreign correspondents	Entry and change of the requisites of permanent foreign payees.
Configuration	Configuration TELEHANSA program settings.
Masspayment groups	Types of masspayments.
Masspayments list	Payees of masspayments.

13.1. Currency Units

Selecting menu item ***Options / Currency units***, you can add new currencies , also to delete or change the currencies already included in the list (Fig. 51).

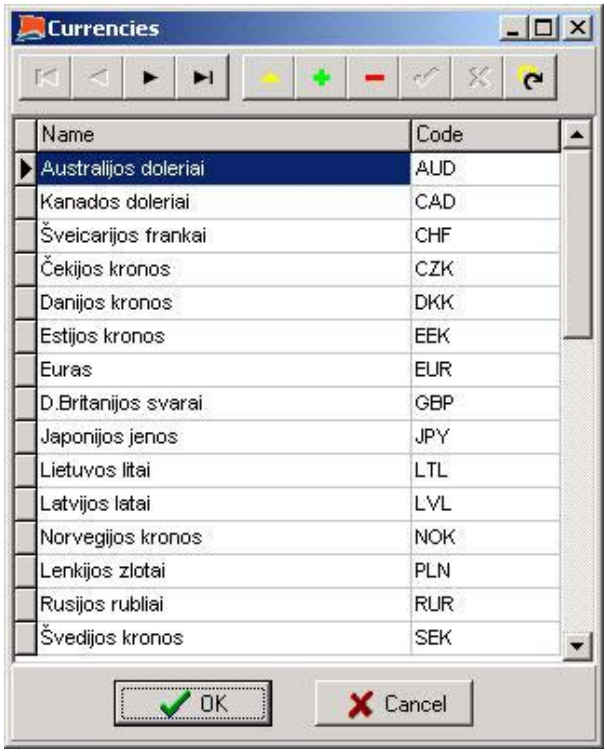


Fig. 51 Currency units

Pressing ***(New)*** in the field ***Name*** enter the currency designation and write the code of currency in the field ***Code***. If you want to edit the existing currency unit, press ***(Change)***, and afterwards edit the entries contained in the fields ***Name*** and ***Code***. The line above or below can be selected using arrow keys . Prior to entering a new currency, ascertain whether any operations in this currency are performed in the Bank.

13.2. Banks of Lithuania

Bank codes are often changed; therefore, the list of banks must be supplemented from time to time. To update the list, select the menu item ***Options / Banks***. The list of Lithuanian banks will open and you will be ale to enter in it the designations and codes of new banks – to this end you will have to press the key ; to delete any designation of the bank, press ; to change already existing entries, press (Fig. 52).

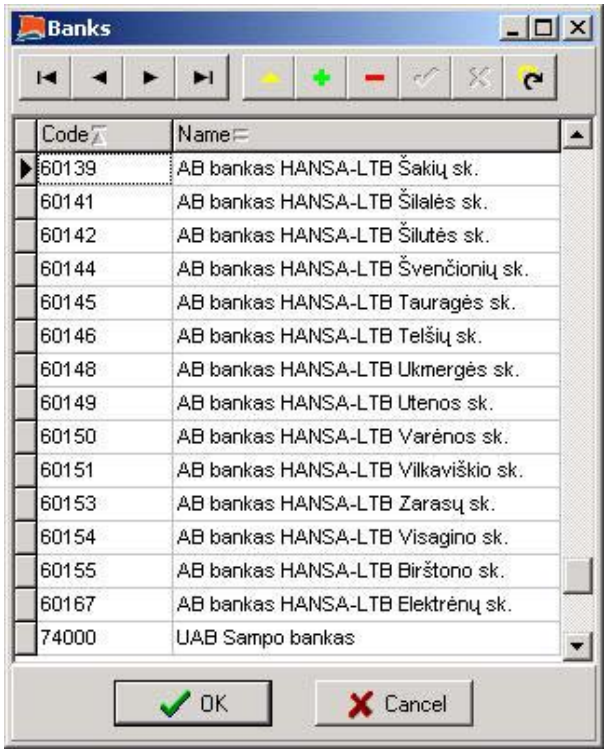

Banks
Code
Name
60139 AB bankas HANSA-LTB Šakių sk.
60141 AB bankas HANSA-LTB Šilalės sk.
60142 AB bankas HANSA-LTB Šilutės sk.
60144 AB bankas HANSA-LTB Švenčionių sk.
60145 AB bankas HANSA-LTB Tauragės sk.
60146 AB bankas HANSA-LTB Telšių sk.
60148 AB bankas HANSA-LTB Ukmergės sk.
60149 AB bankas HANSA-LTB Utenos sk.
60150 AB bankas HANSA-LTB Varėnos sk.
60151 AB bankas HANSA-LTB Vilkaviškio sk.
60153 AB bankas HANSA-LTB Zarasų sk.
60154 AB bankas HANSA-LTB Visagino sk.
60155 AB bankas HANSA-LTB Birštono sk.
60167 AB bankas HANSA-LTB Elektrėnų sk.
74000 UAB Sampo bankas
OK
Cancel

Fig. 52 List of Lithuanian banks

Pressing ***(New)*** enter the bank code in the field ***Code*** and write designation of the bank in the field ***Name***. If you want to edit the entry, press ***(Change)***, and afterwards you will be able to correct the entries made in the fields ***Name*** and ***Code***. To move to the line below or above, use the arrow keys .

13.3. Foreign Banks

You can enter yourselves the requisites of foreign banks. To this end select the menu item ***Options / Banks***. The list of banks will open in which you will be able to enter new designations and codes of banks pressing the key ; to delete any designation of the bank, press ; to change already existing entries, press (Fig. 53).

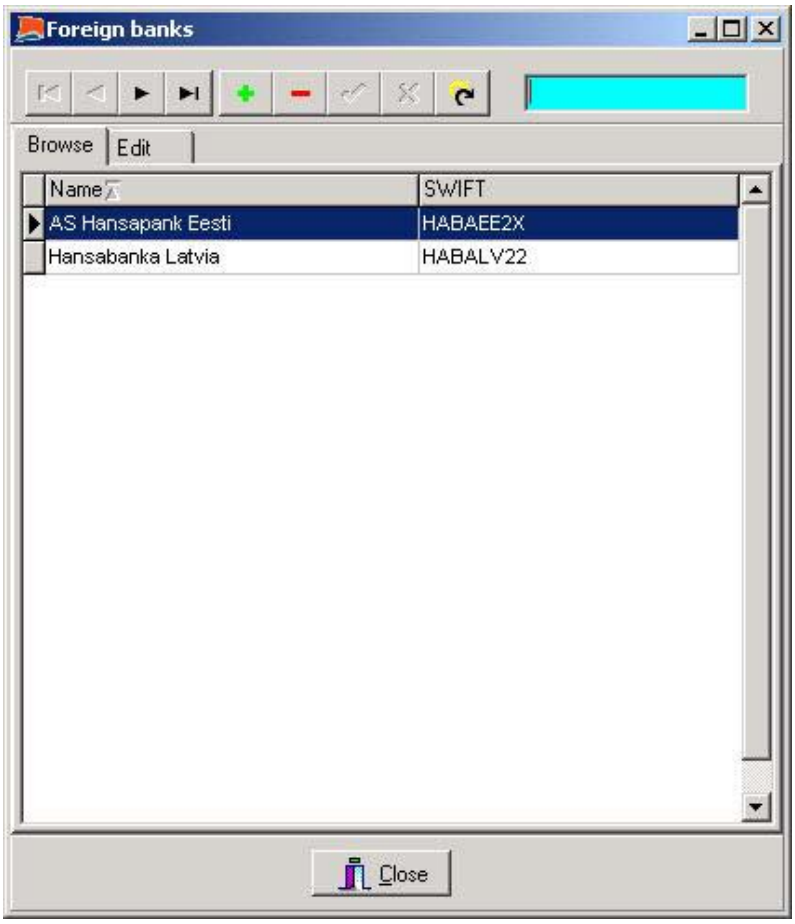


Fig. 53 List of foreign banks

Press ***New*** and enter the bank code in the field ***Code*** and designation of the bank in the field ***Name***. To edit the entry, press the key ***Change*** ad afterwards you will be able to correct the entries in the fields ***Name*** and ***Code***. To move to the line below or above, use the arrow keys .

13.4. Permanent Payees

Permanent payees' particulars can be entered in the program database. Separate lists are generated for payees in Lithuania (***Options / Correspondents***) and abroad (***Options / Foreign correspondents***). Selecting the menu item ***Options / Correspondents,*** the list of permanent payees in Lithuania will open (Fig. 54), in which you can enter a new permanent payee with the help of the key ; to delete the entry, press .

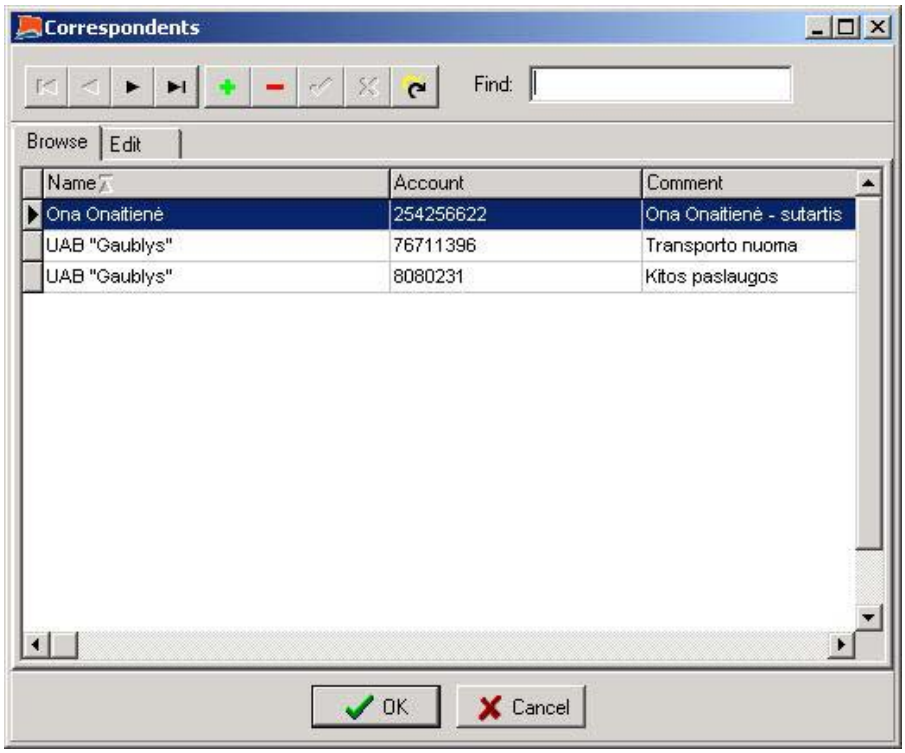


Fig. 54 List of permanent payees

Payee's requisites can be changed clicking the mouse twice on the respective entry or selecting the item ***Edit***.

Information related with the payment order can be entered in the window of payees requisites.

The following columns shall be completed for payees in Lithuania for whom payments are effected against payment orders:

Name	payee's forename, surname or enterprise designation;
Account	payee's account number;
Reg. No.	payee's enterprise code / personal code;
Bank / Bank code	payee's bank designation and code;
	Note! Bank designation appears as soon as the bank code is entered. The list of banks can be supplemented or changed (see 13.2 Banks of Lithuania);
Reference	This is a digital counterpart of the payment purpose. It must correspond to the standard numbers of payment codes confirmed by the State Tax Inspectorate, Customs and Sodra.
Details	description of the payment order;
Comment	Explanatory notes about the payee (e.g., settlements for delivery of paper), used for distinguishing permanent payees bearing the same payee's designation and different information of the payment

	order. This information is not specified in the payment order.

Selecting menu item ***Options / Foreign correspondents***, the window of permanent foreign payees will open. The entry, editing and removal of permanent foreign payees is analogous to that of Lithuanian payees.

The following columns are completed for foreign payees with whom payments are effected against payment orders:

Name	payee's forename, surname or enterprise designation;
Bank name	payee's bank designation and address;
Bank code	payee's bank SWIFT code. The entry is made in capital letters without spaces. SWIFT code comprises **8** or **11** characters.
Account	payee's account number;
Correspondent bank[7]	information about correspondent bank;
Intermediary bank	information about intermediary bank;
Currency	alpha-code of payment currency;
Address	payee's address;
Details	information about payment – account or agreement according to which the payment is effected; number, date (enter maximum 140 characters, recommended number of characters – 16);
Comments	explanatory notes about the payee used for distinguishing permanent payees bearing the same payee's designation and different information of the payment order. This information is not specified in the payment order.

Note! Pressing the key (***Include payee in the list***) in the completed payment order form, the payee is automatically included in the list of permanent payees.

A payee can be easily found in the list of permanent payees – all you have to do is to enter a fragment of the payee's designation in the field ***Find.***

13.5. Configuration

Pressing the menu item ***Options / Configuration*** a window opens in which the following program parameters can be set:

- Import / export;
- document numbers;
- document colors;
- report colors;

[7] Completion of grey fields is optional.

- Connection.

13.5.1. Import / export of files

To open the window of import / export settings, press the item ***Import / Export*** (Fig. 55).

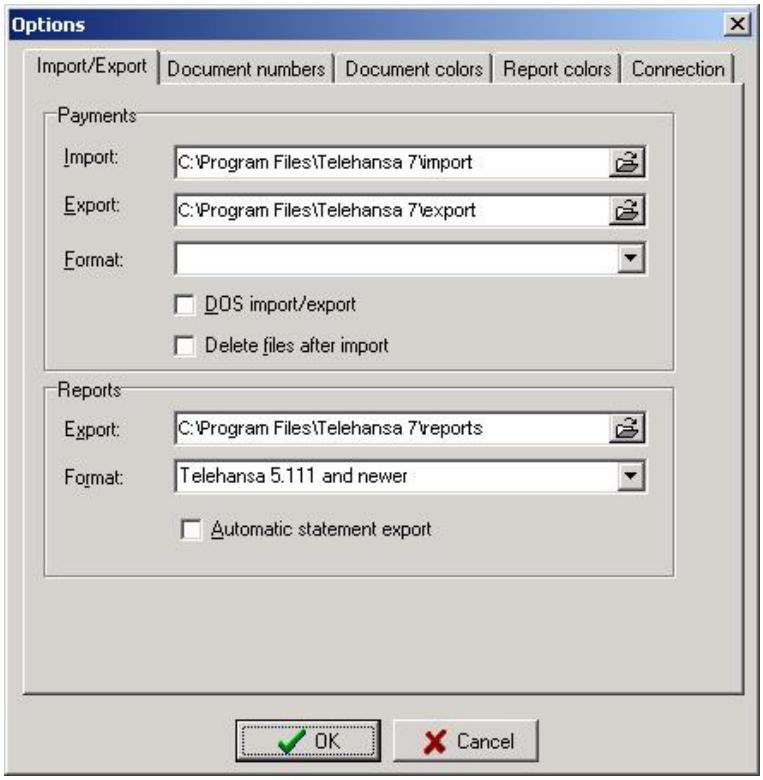


Fig. 55 Import / export settings

Import	This field is used to specify the folder used as a place by default from which the payment documents import files are drawn.
Export	This field is used to specify the folder used as a place by default where the exported data files are placed.
Format	In this field you can select the format in which TELEHANSA program will import / export the data of payment documents. If you do not know the format, ask the developers of your accounting program.
DOS import / export	Mark this field if the accounting program functions in DOS environment. The Lithuanian letters will be properly arranged in payment documents.
Export of reports	This field is used to specify the folder used as a place by default where the exported report files are placed.
Format of reports	In this field you can select the format in which TELEHANSA program will import / export the data of reports.
Delete files after import	Mark this field, if you want to delete the file from which the data were imported.
Automatic statement export	Mark this field, if you want that the statement received from the bank is automatically exported to the file of the specified format and placed in the specified folder of exported reports.

13.5.2. Document numbers

Clicking the item ***Document numbers*** the window for setting the numbers of documents (Fig. 56) will open, where you can enter additional settings that do not influence the functioning of the program, but facilitate the improvement of the work itself and the manner of presentation of data. The numbering of new documents offered by the program can also be specified in this window.

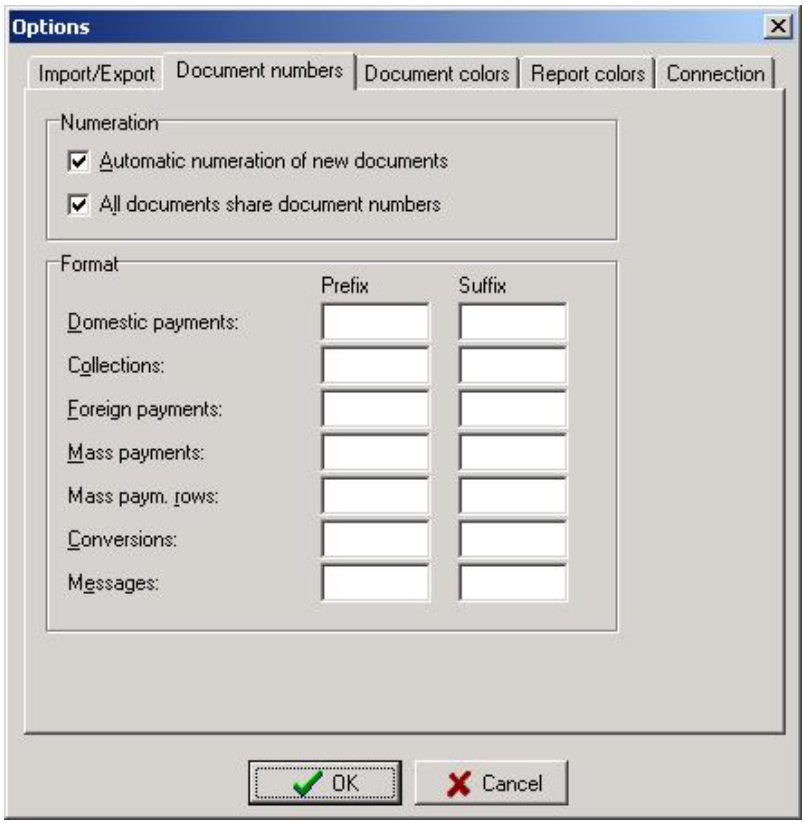


Fig. 56 Numbering of documents

Automatic numeration of new documents	When this item is marked upon opening a new document, a new number of the document will be automatically offered (the following number by sequential order).
All documents share document numbers	When this item is marked, all types of documents will be as authorized the general numbers. If this field is not marked, the documents of each type will be numbered individually, regardless of one another.
Format	Respective combinations of letters can be entered before and after the document number, which help to recognize the types of payment documents.
Prefix	This field can be used for entering a letter (letters) marking the first part of the document number.
Suffix	This field can be used for entering a letter (letters) marking the second part of the document number.

13.5.3. Document colors

Payment documents of different status are shown in different colors in the program. Clicking the item ***Document colors*** you will be able to select proper colors of documents (Fig. 57).

The below-listed colors used by default indicate:

- Prepared – black
- Accepted – green
- Waiting for the second signature – olive
- Rejected – red
- Send – blue
- Archive – teal

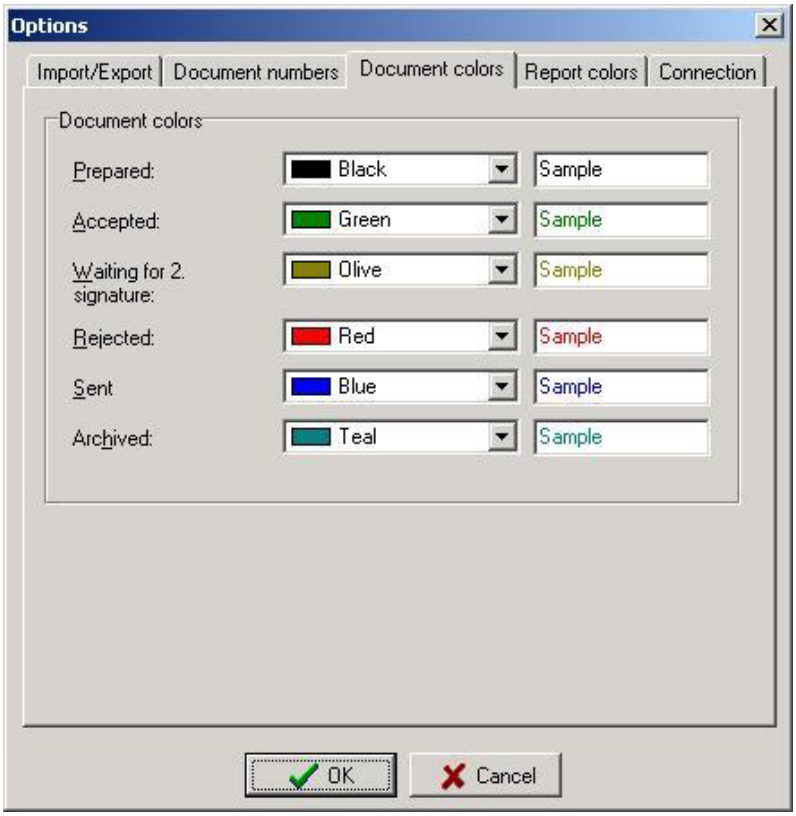


Fig. 57 Document colors

13.5.4. Report colors

Likewise documents, reports also have different colors. Clicking the item ***Report colors*** you will be able to change the colors of reports (Fig. 58).

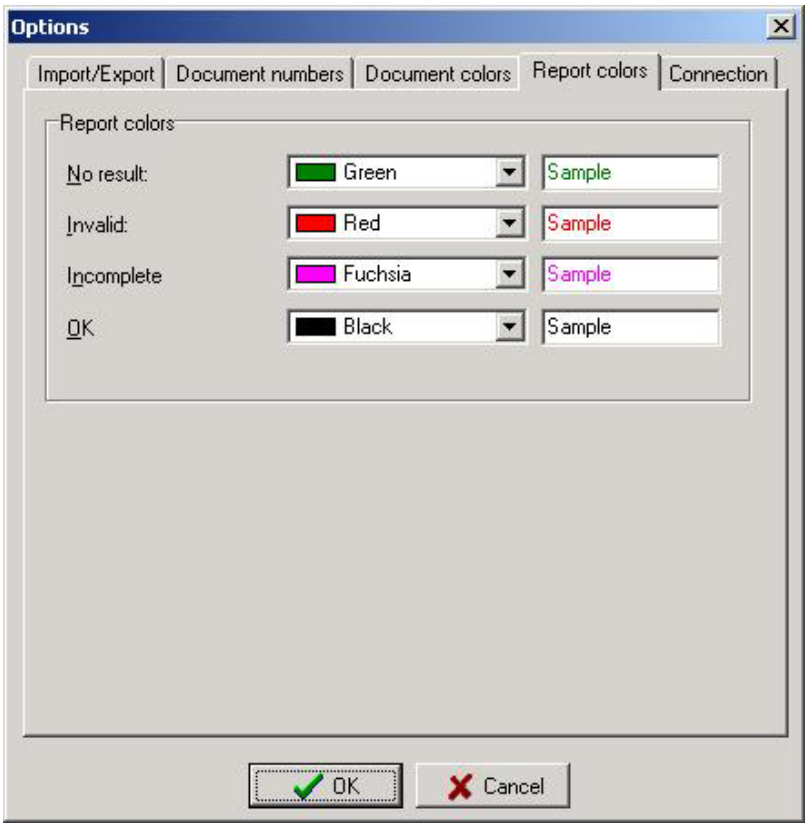


Fig. 58 Report colors

The colors by default used to indicate the following:

- No result – green
- Invalid – red
- Incomplete – fuchsia
- OK – black

13.5.5. Connection

Settings of connection to the Bank system can be changed by clicking the item ***Connection*** (Fig. 59).

Using TCP/IP network protocol the following settings must be specified:

server: ***th.hansabank.lt***;

port: ***4000***;

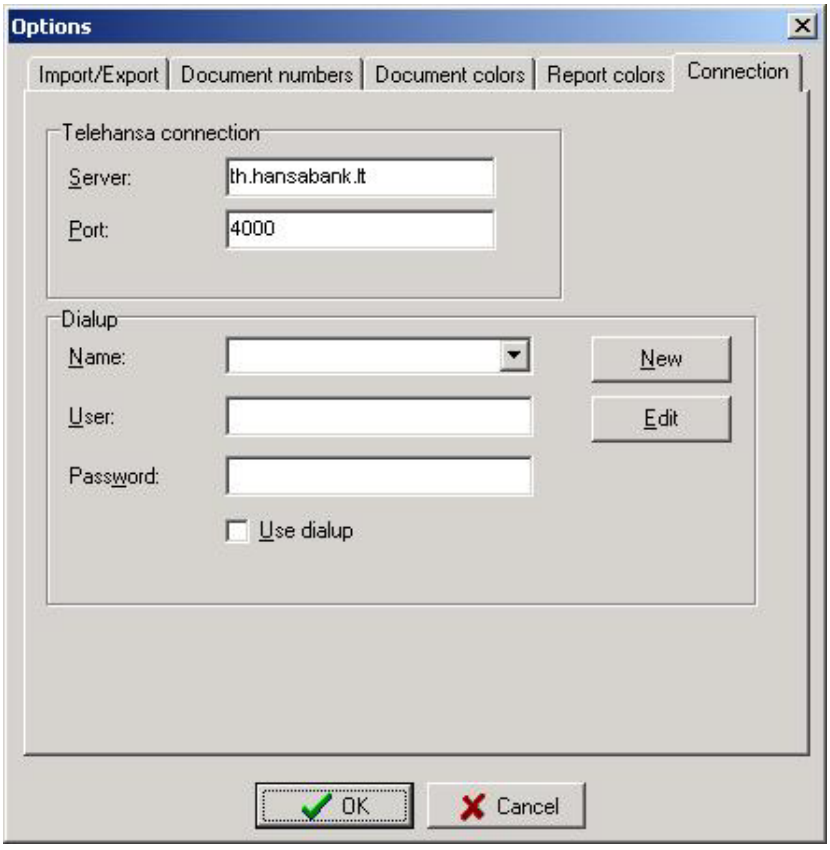


Fig. 59 Connection settings

This way of connection is convenient when you have online Internet connection. Ask your Internet services provider about the possibility to connect by means of TCP/IP protocol.

When using a telephone link, select *Dial–Up Connection* in the field ***Name***. If you do not have the connection yet, press the key ***New*** and enter the required connection data[8]. The Internet connection service provider is selected using connection telephone number or a direct link to the Bank. Fill in the fields ***User*** and ***Password*** with the connection user name and password. Mark the field ***Use dialup***.

13.6. Masspayment Groups

For the purpose of effecting masspayments, payees must be classified into groups according to the types of payments. To define the group, select the menu item ***Options*** / ***Masspayment groups***. When the window of payment groups opens (Fig. 60.), you will be able to make changes using the below specified keys. You can change the marked line when you begin writing the designation of a new group or by pressing the key ▲. To save changes press the key ✓. The key ✗ is used for canceling the changes. In case of canceling the introduced but not saved changes will not be entered. If you want to restore the previously made and saved changes,

[8] Prior to creating a new connection, check the accuracy of modem installation and connection of telephone wires.

press the key . The key can be used for adding a new payment group. The key is used to delete the marked payment group.

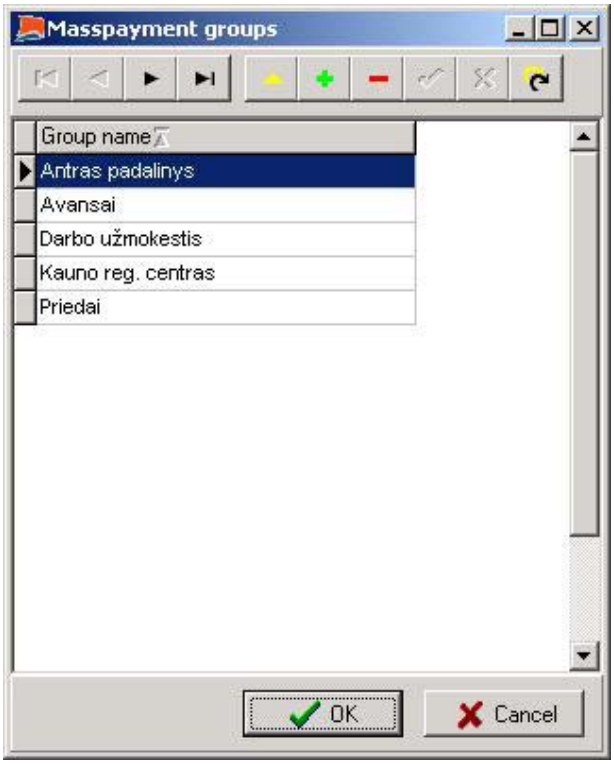


Fig. 60 Payment groups

13.7. Masspayment lists

Definition of payees is required when masspayments are regularly effected for the same group of payees. Select menu item ***Select / List of masspayments***. The window of payees of masspayments will open (Fig. 61). Select the required designation of the group in the field ***Group***.

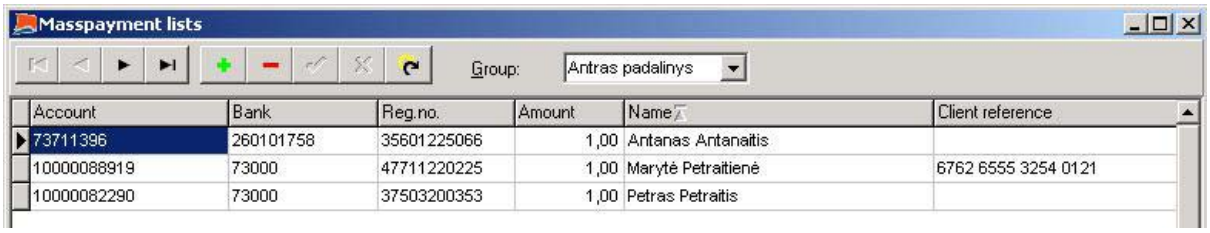


Fig. 61 Payees of masspayments

The list of payees which belongs to the selected group will be displayed at the bottom part of the window. This list can be edited. The changes can be effected using the below-specified keys. You can change the marked line when you begin writing the designation of a new group or by pressing the key . To save changes press the key . The key can be used for the purpose of canceling the changes. To save changes press the key . The key is used for canceling the changes. In case of canceling the introduced but not saved changes will not be entered. If you want to restore the previously made and saved changes, press the

key . Pressing the key you can add a new line of data. The key is used to delete the marked line.

Upon entry of a new payee of the masspayment, complete the following fields:

Account	Account number in the payee's bank. Only **standard** numbers of bank accounts can be entered in this field.
Bank	Payee's bank code. A bank can be selected from the list type menu.
Reg. No .	Payee's enterprise code / personal code.
Amount	Amount paid to the payee. If the amount is variable or is not known, write "1" in this field. The amount can always be changed when preparing a masspayment.
Name	Payee's designation;
Client reference	If the payee is as authorized a permanent number, it may be entered this field, however, it is optional.

13.8. TELEHANSA Program Update

TELEHANSA program is provided with the function of automatic update of:

- the program;
- the list of Lithuanian banks;
- the list of currency designations;
- the list of accounts and payment codes of the State Tax Inspectorate, Customs and Sodra;

The updated TELEHANSA program is automatically sent to your computer after it is connected with the Bank's system. The following message will be displayed in the window of connection to the Bank's system: „***You can receive TELEHANSA update from bank.***" When entering TELEHANSA program next time the update information window will be displayed (Fig. 62).

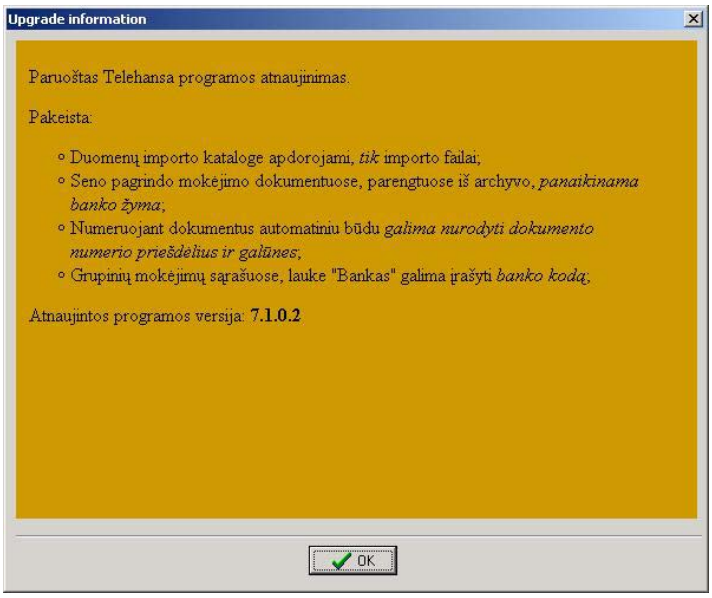

Upgrade information
Paruoštas Telehansa programos atnaujinimas.
Pakeista:
Duomenų importo kataloge apdorojami, tik importo failai;
Seno pagrindo mokėjimo dokumentuose, parengtuose iš archyvo, panaikinama banko žyma;
Numeruojant dokumentus automatiniu būdu galima nurodyti dokumento numerio priešdėlius ir galūnes;
Grupinių mokėjimų sąrašuose, lauke "Bankas" galima įrašyti banko kodą;
Atnaujintos programos versija: 7.1.0.2
OK

Fig. 62 Update information window

Read the presented information and press the key ***OK***. A message will be displayed „***Do you want to download program update?***“ If you want to proceed the updating of TELEHANSA program, press the key ***Yes***. The additional program ***getpatch*** will be automatically activated (Fig. 63), with the help of which TELEHANSA program updates will be sent to your computer.

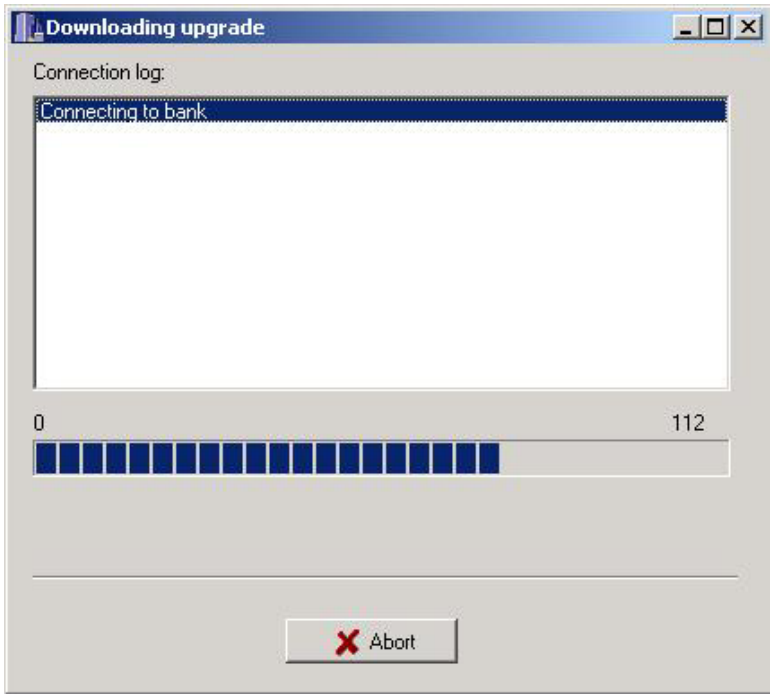


Fig. 63 Getpach program window

Close TELEHANSA program and press the key ***Update*** in the window of sent-in updates. The process of updating TELEHANSA program files will start. It may last up to several minutes. After completion of the process the message: „***Success***“ is displayed. Press the key ***OK***. After successful update process TELEHANSA program will be started automatically.

In order to automatically update the list of Lithuanian banks, the list of currency designations and the list of accounts and payment codes of the State Tax Inspectorate, Customs and Sodra, enter keywords in the field ***Text files*** (Fig. 44) and connect to the Bank's system.

The keywords are as follows:

- ***Banks*** – list of Lithuanian banks;
- ***Taxaccounts*** – list of accounts of the State Tax Inspectorate, Customs and Sodra;
- ***Taxcodes*** - list of codes of the State Tax Inspectorate, Customs and Sodra;
- ***Currencies*** – list of currency designations;

Upon successful connection to the Bank's system, the aforementioned lists are updated automatically.

14. DIGITAL SIGNATURE OF TELEHANSA

14.1. Principle of Operation

The digital signature is created according to the so-called "public key" principle. It means that for each Authorizing person a key is registered consisting of two parts – a secret and a public key. The secret part of the key is known only to the Authorizing person, whereas the public part of the key is notified to the counterparty – the Bank. Creation of such key and Authorizing the data is based on mathematical methods meaning that the data encoded using a secret key can be deciphered only with a public key. It is not possible to obtain the same data by encoding the data with a public key. If the holder of the key uses a secret part of the key to encode the data to be sent to the Bank, the latter, using the public key of the said person can decipher the data and by doing this it guarantees that the Authorizing person is the actual holder of the given key.

Access to the public key is granted only to the Bank, therefore, the Bank cannot create the same signature, however, it may check the authenticity of that signature.

A secret key of Authorizing the payment (signature) is held in magnetic media. Each staff who has the right to sign the documents shall be as authorized a personal magnetic media that can not be used by any other persons.

14.2. How to Proceed

The account holder who is willing to use a digital signature, must sign a digital signature agreement with the Bank specifying in it his intention and obligating the Bank to apply a respective method for verifying the authenticity of payments.

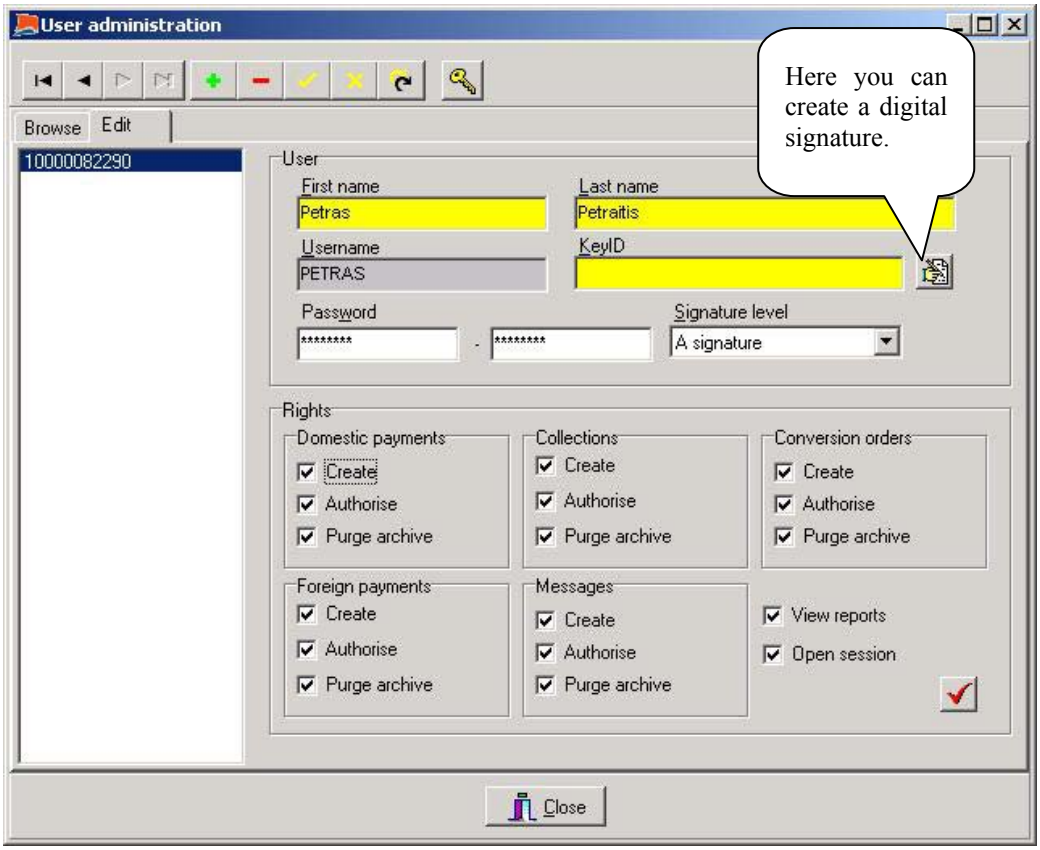


Fig. 64 Establishing the rights of users

14.3. How to Generate a Key

The key is generated by TELEHANSA program provided by the Bank. In order to create a key, the following actions are needed:

Enter the program using the rights of the administrator and select menu item ***Select / Users*** or press the icon ***(Users)***. The user administration window will open (Fig. 64). Press the item ***Option*** to open the user window. Click twice with a mouse on the user for whom you are willing to create a digital signature, or upon selection of a respective user, press the icon ***Edit***. Creation of a new user is described in 3.2 TELEHANSA Program.

The data about the user will be displayed on the screen. Verify the entered user data or enter the new data about the user. Press the key ***(Create digital signature).***

The program will ask you to insert the diskette into the computer. After that the digital signature data window will open (Fig. 65).

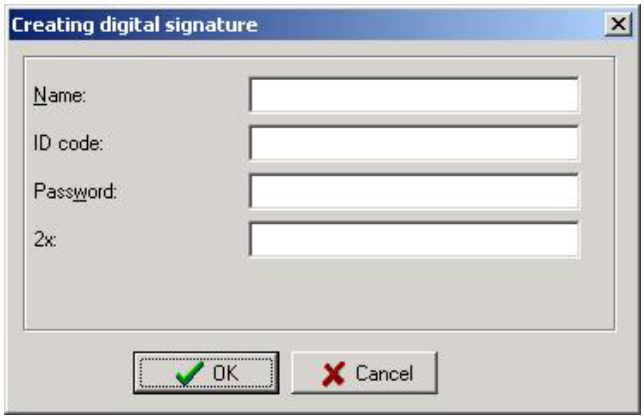


Fig. 65 Digital signature data

Enter correctly the forename, surname, personal code and password to protect the generated key. The password must be entered and repeated by the Authorising person himself. Use letters and numbers for the purpose of creating the password. The key password must comprise at least 6 characters.

The program will generate the digital key. The key shall be valid for one year of the day of generation. The period of validity of the key is displayed each time when the key is used.

The program will save the key in two different files – **pubring.pgp** (this file is intended for the public key) and **secring.pgp** (for the secret key).

The secret key must be particularly safe and kept confidential, because if it becomes known to anybody, your signature can be created on its basis.

The program also creates the file **keyexp.asc** containing the key encoded in a special format.

The program will show the key number in the field ***Key ID***.

Print the file **keyexp.asc** and sign it.

Furnish to the Bank the file **keyexp.asc** alongside the authorized document.

The program "forgets" the key after all windows where the documents were authorized are closed.

14.4. How does the Bank Verify the Signature

Upon receipt of the payment order, the Bank system verifies, whether:

- the key is rear registered in the bank system;
- the user who has authorized the payment document in TELEHANSA program has the right to provide instructions to the Bank;
- the payment information has not changed after Authorizing.

The system verifies consistency of the received signatures with the parameters established for Authorizing a respective account.

If the verified information is correct, the payment document is processed; otherwise the payment document is returned to the client and not subjected to more comprehensive analysis. An error message appears in the field ***Bank reference*** of rejected payment documents.

ANNEXES

Annex No. 1. Public Key Certificate

==========

CERTIFICATE OF THE PUBLIC KEY OF THE USER

KEY GENERATION DATE :
KEY HOLDER :
KEY ID :

==========

----- BEGINNING PGP PUBLIC KEY BLOCK-----

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

-----END PGP PUBLIC KEY BLOCK -----

==========

I, THE BELOW-AUTHORISED PERSON, ASCERTAIN THAT THE AFOREMENTIONED KEY BELONGS TO ME:

Forename, surname: _____

Signature: _____

Date: _____

==========

Annex No. 2. Data import - export structure

All documents ate text files with fixed positions. A file name is selected freely. Encoding – WINDOWS (1257).

The type and length of the fields allocated for import structure are shown in a respective table.

A-type field (alphabetic) is lined up to the left, whereas N-type (digital) – to the right. a-type (small a) field is also alphabetic, however, it is not mandatory, i.e. free spaces are left if it is not completed. Situation is analogous with n – type field. Digital, but optional (leaving empty spaces). All information necessary for completion is presented in the "Comments" column of the Table.

For import structures that need a heading, contents and a margin, the first line of the file is designated for the heading, and the last line – for the margin.

Payment Orders

No	Position	Designation	Type	Length	Comment
1	1	ID (identification)	A	4	MKU¬ (mark of the beginning of the line with a space)
2	5	Payment ID	A	3	1¬¬ (Always "1" with two spaces)
3	8	Payer's bank	N	9	Payer's bank code
4	17	Payer's account	A	16	Payer's account number
5	33	Payee's bank	N	9	Payee's bank code
6	42	Payee's account	A	16	Payee's account number
7	58	Payee's registration number	A	11	Payee's enterprise registration code or natural person's code. If not available, enter 9999999.
8	69	Payee's designation	A	60	Payee's designation
9	129	Amount	N	12	Cents are not separated by a dot or a comma, i.e. 5025 will stand for 50.25
10	141	Value date	n	6	YYMMDD. Date of performing the operation in the Bank
11	147	Document number	A	10	Document number
12	157	Document date	N	6	YYMMDD. Document completion date.
13	163	Payment details	A	140	Payment description.
14	303	Currency	A	3	Payment order currency
15	306	Bank information	a	50	Needed only for removal from TELEHANSA program. Upon removal free spaces are left.
16	356	Payment designation	a	28	Payment code: ➢ payment to the State Budget – code of payments to the State Budget available in the Internet at the address: http://www.vmi.lt/Mokejimai/imok_kodai.htm handled by the tax inspectorate; ➢ settlements for REPOs (transferring the funds to the purpose-oriented clearing account administered by the AC) – a three-digit number of registration of the transfer as authorized by the Depository; ➢ payment code as authorized by the by the beneficiary of the document, or not

					completed. Not verified by program means.
Overall line size – 384 symbols.					

Debit Orders

No	Position	Designation	Type	Length	Comment
1	1	ID (identification)	A	4	MKUC (mark of the beginning of the line)
2	5	Payment ID	A	3	1¬¬ (Always "1" with two spaces)
3	8	Payee's bank	N	9	Payee's bank code
4	17	Payee's account	A	16	Payee's account number
5	33	Payer's bank	N	9	Payer's bank code
6	42	Payer's account	A	16	Payer's account number
7	58	Payer's registration number	A	11	Payer's enterprise registration code or natural person's code. If not available, enter 9999999.
8	69	Payer's designation	A	60	Payer's designation
9	129	Amount	N	12	Cents are not separated by a dot or a comma, i.e. 5025 will stand for 50.25
10	141	Value date	n	6	YYMMDD. Date of performing the operation in the Bank
11	147	Doc. no.	A	10	Document number
12	157	Doc. Date	N	6	YYMMDD. Document completion date.
13	163	Payment details	A	140	Payment description.
14	303	Currency	A	3	Payment order currency
15	306	Bank information	a	50	Needed only for export from TELEHANSA program. Upon importation free spaces are left.
16	356	Payment purpose	a	28	Payment code: ➢ payment to the State Budget – code of payments to the State Budget available in the Internet at the address: http://www.vmi.lt/Mokejimai/imok_kodai.htm handled by the tax inspectorate; ➢ settlements for REPOs (transferring the funds to the purpose-oriented clearing account administered by the AC) – a three-digit number of registration of the transfer as authorized by the Depository; ➢ payment code asauthorized by the by the beneficiary of the document, or not completed. Not verified by program means.
Overall line size – 384 symbols.					

International Payments

No	Position	Designation	Type	Length	Comments
1	1	ID (identification)	A	4	MKU¬ (mark of the beginning of the line with a space)
2	5	Payment ID	A	3	1¬¬ - normal; 2¬¬ - prompt; 3¬¬ - urgent
3	8	Payer's bank	N	9	Payer's bank code
4	17	Payer's account	A	14	Payer's account
5	31	Payee's bank 1	A	35	Mandatory bank designation or SWIFT code. Designation is entered in the fields of 35 symbols.
6	66	Payee's bank 2	A	35	Payee's bank code
7	101	Payee's account	A	35	Payee's account
8	136	Payee's address 1	a	35	Optional. Designation is entered in the fields of 3x35 symbols.
9	171	Payee's address 2	a	35	
10	206	Payee's address 3	a	35	
11	241	Payee's designation	A	35	Payee's designation
12	276	SWIFT	A	11	Bank's SWIFT code. Entered in capital letters. Comprises 8 or 11 symbols.
13	287	Amount	N	12	Cents are not separated by a dot or a comma, i.e. 5025 will stand for 50.25
14	299	Currency	A	3	Currency in which the payment is effected
15	302	Debit currency	A	3	Conversion from debit currency, when the user does not have enough currency in which the payment is effected
16	305	Value day	n	6	YYMMDD format. Optional. Shows the date on which the operation is performed in the Bank.
17	311	Doc. No.	A	8	International payment number.
18	319	Doc. Date	N	6	YYMMDD. Document completion date.
19	325	Details1	a	35	Payment description. Entered in the fields of 4x35 symbols.
20	360	Details 2	a	35	
21	395	Details 3	a	35	
22	430	Details 4	a	35	
23	465	Fees	A	3	OUR – of the sender; BEN – of the payee; SHR – in instalments;
Overall line size – 468 symbols.					

Masspayments

Heading

No	Position	Designation	Type	Length	Comments
1	1	ID	A	4	MM¬¬ (mark of the beginning of the line with two spaces)
2	5	Line ID	A	4	0000 (four zeros)
3	9	Payer's account	A	16	Payer's account number
4	25	Doc. date	N	6	YYMMDD. Document completion date.
5	31	Value day	n	6	YYMMDD format. Optional. Shows the date on which the operation is performed in the Bank.
6	37	Payment details	A	140	Payment description..
7	177	Doc. No.	A	10	Masspayment number.
8	187	Payment ID	N	8	Unique eight-digit number, e.g., 45665478
9	195	Currency	A	3	Masspayment currency
Overall heading size – 198 symbols.					

Contents

No	Position	Designation	Type	Length	Comments
1	1	ID	A	4	MM¬¬ (mark of the beginning of the line with two spaces)
2	5	Line ID	A	4	Line number
3	9	Payee's bank	N	9	Payee's bank code
4	18	Payee's account	A	16	Payee's account number
5	34	Payee's registration number	A	11	Payer's enterprise registration code or natural person's code. If not available, enter 9999999.
6	45	Payee's designation	A	60	Payee's designation
7	105	Amount	N	12	Amount. Cents are not separated by a dot or a comma, i.e. 5025 will stand for 50.25
8	117	Doc. No.	A	10	Number of an individual payment order (contents entry) of the payee of the masspayment.
9	127	Payment purpose	a	28	Payment code: ➢ payment to the State Budget – code of payments to the State Budget available in the Internet at the address: http://www.vmi.lt/Mokejimai/imok_kodai.htm handled by the tax inspectorate; ➢ settlements for REPOs (transferring the funds to the purpose-oriented clearing account administered by the AC) – a three-digit number of registration of the transfer as authorized by the Depository; ➢ payment code as authorized by the by the beneficiary of the document, or not completed. Not verified by program means.
Overall contents size – 155 symbols					

Margin

No	Position	Designation	Type	Length	Comments
1	1	ID	A	4	MM¬¬ (mark of the beginning of the line with two spaces)
2	5	Line ID	A	4	9999 (four nines)

3	9	Total number of contents lines	N	4	Total number of contents lines. Indicating zeros on the left side.
4	13	Control amount	A	12	The aggregate amount calculated according to the amount of each contents item (of the last 12 amount positions)

Statement export structure

Heading

No	Position	Designation	Type	Length	Comments
1	1	ID	A	4	VV¬¬ (mark of the beginning of the line with two spaces)
2	5	Line ID	A	3	000 (Heading mark with three zeros)
3	8	Bank code	N	9	Statement holder's bank code
4	17	Account	A	16	Statement holder's bank account number
5	33	Date	N	6	YYMMDD, inquiry date
6	39	Time	N	4	HHMM, inquiry time
Overall length of the heading – 43 symbols.					

Contents

No	Position	Designation	Type	Length	Comments
1	1	ID	A	4	VV¬¬ (mark of the beginning of the line with two spaces)
2	5	Line ID	A	1	1 – transaction, 2 – opening balance, 3 – closing balance.
3	6	Bank information	A	50	Unique code of authorization of the operation in the banking system.
4	56	Operation type	A	4	Alphabetical counterpart of the performed operation. See "Possible values of operations in TELEHANSA statements"
5	60	Client's account number	A	16	Statement holder's bank account number
6	76	Currency	A	3	Currency of performed operation
7	79	Bank	A	35	Counterparty bank / account
8	114	Reg. no.	A	11	Counterparty enterprise registration no. or personal code
9	125	Designation	A	70	Counterparty designation.
10	195	Document no.	A	10	Document number.
11	205	Details	A	140	Payment description.
12	345	C/D	A	2	C – credit, D – debit.
13	347	Amount	N	12	Amount. Cents are not separated by a dot or a comma, i.e. 5025 will stand for 50.25
14	359	Payment purpose	A	28	Payment code: ➢ payment to the State Budget – code of payments to the State Budget available in the Internet at the address: http://www.vmi.lt/Mokejimai/imok_kodai.htm handled by the tax inspectorate; ➢ settlements for REPOs

					(transferring the funds to the purpose-oriented clearing account administered by the AC) – a three-digit number of registration of the transfer as authorized by the Depository; ➢ payment code as authorized by the by the beneficiary of the document, or not completed. Not verified by program means
Overall contents length – 387 symbols					

Margin

No	Position	Designation	Type	Length	Comments
1	1	ID	A	4	VV¬¬ (mark of the beginning of the line with two spaces)
2	5	Line ID	A	3	999 (margin mark. Three nines)
3	8	Controlling amount	N	12	The aggregate amount calculated according to the amount of each contents item (of the last 12 amount positions)
Overall margin length – 20 symbols					

Exchange Rates Announced by the Bank of Lithuania

Heading

No	Position	Designation	Type	Length	Comments
1	1	ID	A	4	XX¬¬ (Two XX with two spaces)
2	5	Line ID	A	6	000000 (six zeros)
3	11	Space	A	14	Empty spaces
4	25	Date	N	6	YYMMDD. Inquiry date
6	31	Time	N	4	HHMM. Inquiry time
Overall heading length – 35 symbols					

Contents

No	Position	Designation	Type	Length	Comments
1	1	ID	A	4	XX¬¬ (Two XX with two spaces)
2	5	Line ID	A	3	1¬¬ ("1" with two spaces)
3	8	Currency code	A	3	Alphabetical code of currency
4	11	Date	N	6	YYMMDD. Exchange rate presentation date.
5	17	Exchange rate	N	10	Currency exchange rate [9]
6	27	Space	A	8	Empty spaces
Overall contents length – 35 symbols					

Margin

No	Position	Designation	Type	Length	Comments
1	1	ID	A	4	XX¬¬ (Two XX with two spaces)
2	5	Line ID	A	3	999 (three nines)
3	8	Space	A	9	Empty spaces
4	17	Controlling amount	N	10	The aggregate amount calculated according to the amount of each exchange rate line
8	27	Space	A	8	Empty spaces
Overall margin length – 35 symbols					

[9] 10 positions are allocated for exchange rate. A decimal part is established separating five positions from right to left. E.g. the value 0000398500 means 3,98500.

Hansa-LTB Currency Purchase - sale Exchange Rates

Heading

No	Position	Designation	Type	Length	Comments
1	1	ID	A	4	XX¬¬ (Two XX with two spaces)
2	5	Line ID	A	3	000 (three zeros)
3	8	Bank code	A	9	Bank code
4	17	Space	A	10	Empty spaces
5	27	Date	N	6	YYMMDD. Inquiry date
6	33	Time	N	4	HHMM. Inquiry time
7	37	Space	A	22	Empty spaces
Overall heading length – 59 symbols					

Contents

No	Position	Designation	Type	Length	Comments
1	1	ID	A	4	XX¬¬ (Two XX with two spaces)
2	5	Line ID	A	3	1¬¬ ("1" with two spaces)
3	8	Currency code	A	3	Alphabetical code of currency
4	11	Date	N	6	YYMMDD. Exchange rate presentation date.
5	17	Exchange rate1	N	10	Purchasing exchange rate in cash[10]
6	27	Exchange rate 2	N	10	Selling exchange rate in cash
7	37	Exchange rate 3	N	10	Purchasing exchange rate in the account
8	47	Exchange rate 4	N	10	Selling exchange rate in the account
Overall contents length – 57 symbols					

Margin

No	Position	Designation	Type	Length	Comments
1	1	ID	A	4	XX¬¬ (Two XX with two spaces)
2	5	Line ID	A	3	999 (three nines)
3	8	Space	A	9	Empty spaces
4	17	Controlling amount1	N	10	Amount aggregated on the basis of each line of purchasing exchange rate in cash
5	27	Controlling amount 2	N	10	Amount aggregated on the basis of each line of selling exchange rate in cash
6	37	Controlling amount 3	N	10	Amount aggregated on the basis of each line of purchasing exchange rate in the account
7	47	Controlling amount 4	N	10	Amount aggregated on the basis of each line of selling exchange rate in the account
8	57	Space	A	8	Empty spaces
Overall margin length – 65 symbols					

[10] 10 positions are allocated for purchase- sale exchange rate. A decimal part is established separating five positions from right to left. E.g. the value 0000398500 means 3,98500.

Annex No. 3. List of Agreed Names

Agreed name	Purpose
MOKSK	Suspension of sent payment documents (payment orders, international payment orders), transmission by fax of a payment document bearing the Bank's stamp (original document), other remarks with regard to execution of payment orders.
PASKOL	Payment orders from loan account.
IZDAS	Information for the Treasury Department.
KLAPSK	Information for the Customer Servicing Division.